

# The Gem

The Voice of Business

## Celebrating Mom!

Mother's Day  
is May 14

Day Trips with Mom

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Spring Cleaning Your Finances

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Estate Sale Planning Tips

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Grilling Season is Here

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All Valley Legislative Lunch is May 12

Get all the details on Page 25!



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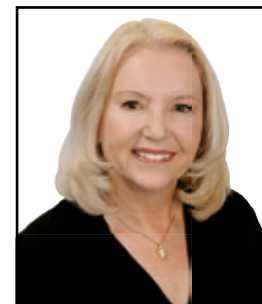
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The Greater Coachella Valley Chamber of Commerce (GCVCC) was created in 2016 in cooperation with the former Coachella, La Quinta, and Indio Chambers, along with the Cabazon Band of Mission Indians and Twenty-Nine Palms Band of Mission Indians. It enhances and significantly improves the way businesses interact with each other and the community in the entire Coachella Valley. As a Regional Chamber, the GCVCC delivers services and benefits to its members on a scope not seen before in the area.

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## CHAMBER CHAIRMAN'S MESSAGE

### Mother's Day, Memorial Weekend & More Occasions to Enjoy Spring

By: **Jeff Fishbein**,  
La Quinta Business District Chairman



With spring now in full swing, our beautiful valley is enjoying some spectacular weather. The month of May generally brings with it many warmer days that will finally reach the triple digits – and more temperate evenings which are perfect for enjoying a meal out on the patio at one of your favorite local restaurants.

The music festivals have now come and gone; as have the majority of our “snowbird” residents and spring break visitors. This makes May the perfect time for permanent residents to finally enjoy some of the many attractions of this wonderful valley. Beginning May 1, the Palm Springs Aerial Tramway offers residents a summer pass to help you beat the heat. The hiking atop Mount San Jacinto is amazing, with trails for all levels of activity and sunset views from mountain station that are breathtaking. Spend the day and enjoy a cocktail or dinner at Peaks restaurant before making the journey down the mountain.

Sunday, May 14, is Mother's Day. Show mom how much you appreciate her with brunch at the La Quinta Resort or a stroll through the Certified Farmers' Market in Old Town La Quinta – where you'll find fresh produce, herbs, honey, nuts, cheese, fresh-cut flower bouquets, organic meat, fresh baked breads, olive oils, live music and so much more. The Farmers' Market is open Sundays through May 28 from 8 a.m. to 12:30 p.m. (Reopening in October).

Also this month, we celebrate Memorial Day on May 30, when we honor and remember the brave men and women who died while serving in the country's armed forces. I hope to see you all at some of the wonderful events this great valley has to offer during the month of May.

*Jeff Fishbein is a real estate consultant with the desert's leading Coldwell Banker Residential Brokerage. Jeff can be reached at (760) 984-4145.*

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## Go On a T.R.E.C. to Various Schools

*Submitted by: Desert Sands Unified School District*

Remember your days in school? Bet those memories don't match up with today's student life. Desert Sands Unified School District (DSUSD) wants members of the community to walk in the steps of our students and to experience today's classroom.

For the past several years, DSUSD has invited community members to go on a T.R.E.C. to various schools. There is one more in this school year. On Friday, June 2, we will T.R.E.C. to Shadow Hills High School, La Quinta Middle School, and Harry S. Truman Elementary School to experience STEM. T.R.E.C. stands for "Trustees Reaching Every Community" and STEM is for science, technology, engineering, and math.

The idea is to ride a school bus from the school district office with one or more of the District board members, as well as the superintendent of schools. The bus leaves at 8 a.m. with the first stop to Shadow Hills High School to witness first-hand the way that technology currently impacts the classroom. From the latest in school furniture to the most modern technology to the very best teaching staff, Desert Sands wants to have you look beyond the school's front office to see what takes place on our campuses.

Following a tour of our newest high school, we journey to Harry S. Truman Elementary School, named a STEM school at the beginning of this school year. We complete the trek at La Quinta Middle School, also a first year STEM school. Tours at all three schools will be student-led and include demonstrations of the programs that make them STEM schools.

The program concludes in the school cafeteria for lunch before the bus returns to the district office at 1 p.m. This will be the third T.R.E.C. of this school year. The first, in March, visited Dr. Reynaldo J. Carreon Jr. Academy, Indio Middle School, and Indio High School for a look at medical field education. The second took place in early April and focused on the arts with stops at Carrillo Ranch Elementary School, John Glenn Middle School and Palm Desert High School.

*To join the June 2 T.R.E.C., email [Adriana.Fernandez@desertsands.us](mailto:Adriana.Fernandez@desertsands.us). Information on the T.R.E.C.s for the 2017-2018 school year will be available in September.*



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## Three Tips to Find Out if Graduate School is Right for You

By: Elizabeth Venturini, College Career Strategist

When does an advanced degree make the most dollars and sense? You must determine that 1) it is a good match for your interests; 2) the degree you received 10, 15, or 20 years ago is not relevant in today's job market; and 3) you need it for professional or financial advancement in your chosen field.

To help consider if graduate school is worth the time, effort, and cost, here are three tips that potential graduate students can use when weighing their decision:

### Know Yourself before

**Committing.** Your life is much different than it was in your 20s. Before writing out the tuition check, take some time to really consider why you want to go to graduate school. Consider doing some career assessments. They can provide clarity about you now - not when you were a college undergraduate.

**Be Real about Attending.** Be realistic about your reasons for being admitted. Graduate school is not a place to "hang out" until the economy turns around. If you have an unmarketable undergraduate degree, a graduate degree in the same field may not get you a job. Thoroughly research the return on investment for a graduate degree in your chosen field of study.

**Research Schools and Programs.** If you determined to go back to school, research the school, its programs, the credentials of the faculty, track record of career placement, alignment with recruiting companies, faculty credentials and strength of its alumni network. These items can determine the "perceived worth" of a graduate degree from a school for certain jobs or industries.

Applying to a good graduate program just doesn't happen. Just like applying to college as an undergraduate, it requires a college career plan. But when you have received your graduate degree, made your career move, and received a salary increase, you might find yourself much happier and wonder, "What was I thinking to not enroll sooner?"



Elizabeth Venturini is a recognized contributor to 'US News World and Report's Best Grad Schools for 2018.' With her inspired guidance and support, Desert Cities' students create personal pizzazz and show up like winners on their college applications. Moms and dads have peace-of-mind receiving the help they need to make the best college choices for their teens. To enroll in Elizabeth's programs, email her at Elizabeth@CollegeCareerResults.com or go to [CollegeCareerResults.com](http://CollegeCareerResults.com).




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# What You Need to Know About College Financial Aid

By: Dennis Stewart, Educational Funding Solutions

Every family with children dreams of providing those children with a college education to ensure that they have a lifestyle that their parents wish for them. Unfortunately, the cost of a college education has risen by 7% - 8% over the last 10 years, which means that the cost of education has effectively doubled over that period of time.

Traditional financial plans and vehicles such as 529 Plans, UGMA's (Uniform Gifts to Minors), UTMA's (Uniform Transfer to Minors) are no longer effective since they are not only risky with the funds being in the stock market; they also deprive the families of much needed financial aid. Colleges knowing that these funds are available (they must be itemized on the submitted financial aid paperwork – FAFSA) are less inclined to offer aid since they know the money



is readily available in these vehicles. Risk and loss of much-needed financial aid is not a good solid financial plan.

529 Plans are vehicles that were intended to allow a family to save for college tax free. The reality, however, is a bit different. In the State of California, 529 Plans must be in mutual funds. In 2001-2002, these funds lost approximately 47%. They recovered over the next 6 years and then in 2007-2008, they again suffered a loss of approximately 45%.

What good is it to have your children's college fund in a vehicle that potentially grows tax free if you

can lose your principal? In addition, you can only use these funds for adjusted qualified educational expenses (AQEE). This means if you use the funds that are not considered AQEE, not only do you pay tax on the withdrawal of the money, you pay a 10% federal penalty. Not all college expenses are considered AQEE.

Parents should get educated so that they can make an intelligent decision when considering how to pay for college without going broke in the process and still be able to retire comfortably. There are alternatives to the old, risky financial ways currently being touted.

*For the past 15 years, Educational Funding Solutions has been on a crusade speaking with church groups, organizations and the general public, helping them to understand the entire college funding system and showing them ways to increase their chances of receiving financial aid for their students. For more information, contact Dennis Stewart, owner of Educational Funding Solutions, at (818) 597-1532; or by email: [dennis@educationalfundingsolutions.com](mailto:dennis@educationalfundingsolutions.com). or, visit [EducationalFundingSolutions.com](http://EducationalFundingSolutions.com).*



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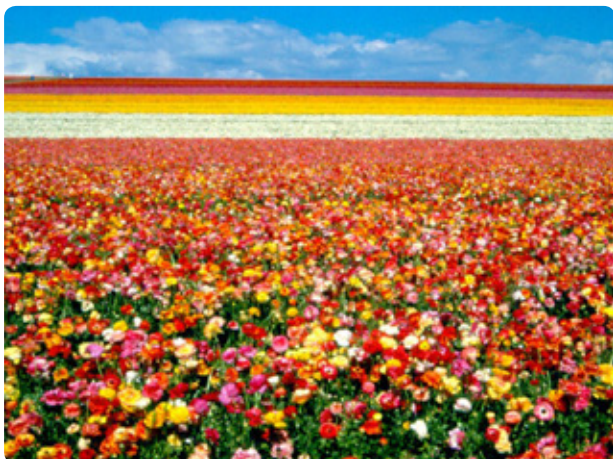
## Day Trips With Mom This Mother's Day

*Courtesy of: DayTrippen.com*

Mother's Day in Southern California is all about spending time with family, friends, and mom. Special Mother's Day events are being offered by restaurants, wineries, attractions and destinations. Your trip can be as simple as a drive along the coast to an entire day out with mom.

### Carlsbad Flower Fields

Mother's Day is the last opportunity to view the flowers this year. Roam through acres of colorful flowers or take a tractor-pulled wagon tour of the fields. Carlsbad Flower Fields are situated next to Carlsbad Premium Outlets just in case you need to pick up a last minute gift.



### Crystal Cove Beach

Crystal Cove Beach is wonderful for a walk along the beach and exploring tide pools. The Beachcomber is

located steps away and is the perfect spot for a Mother's Day Lunch (reservations a must). If you are just out for a drive along Pacific Coast Highway, stop in at the Shake Shack.



### Temecula Wine Country

Many Temecula wineries are featuring Mother's Day events. Brunches, live entertainment, wine tours, and wine tasting. With over 40 wineries in the region, it will be easy to find an event to mom will enjoy.

### Orange County

Fun places to take Mom on her special day in and around Orange County, CA. Popular family activities include the Pirates Dinner Show, Newport Beach harbor cruise, Aquarium of the Pacific, and food tours.

### Treasure Island Park Laguna Beach

Beautiful Treasure Island Park is located in South Laguna Beach. This wonderful oceanfront park for perfect for family photos. The park sits directly in front on the 30 acre five-star Montage Resort which offers a popular upscale Mother's Day Brunch.

### Mission San Juan Capistrano

The Mission's gardens are in full bloom this time of year, and the Mission will be holding a mass on Mother's Day. Nearby restaurants offering

Mother's Day Brunch include El Adobe, Ramos House Cafe, Cafe Mozart, L'Hirondelle Restaurant and Mollies Famous Cafe. Reservations are recommended.

### Olvera Street Los Angeles

Olvera Street is truly a magical place nestled among the skyscrapers – a landmark that still remains its authentic charm and truly captures the essence of what LA used to look like years ago. Olvera Street is packed with restaurants, and casual cafes, including historic La Golondrina that continues to serve up chile Rellenos and mole poblano from the Roaring 20s.

### Old Town Orange

Old Town Orange will not disappoint on Mother's Day. Check out the antique stores, enjoy lunch at a cozy sidewalk restaurant, or cool off at an original soda fountain. Old Town Orange is one of the best walking districts in Orange County.

### Solvang

Take a road trip to Solvang. In town, you will find Danish bakeries, restaurants, antique stores, museums and friendly shopkeepers dressed in authentic Danish costumes. After visiting Solvang you can explore the surrounding Santa Ynez Valley.



*For more info on day trips, go to [DayTrippen.com](http://DayTrippen.com).*

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## The Red Cross:

### The Forefront of Disaster Prevention

*Dr. Simone Ravicz, Certified Business and Life Coach*

The American Red Cross serving the Coachella Valley/Morongo Basin has been busy teaching local people fire safety and installing free smoke alarms. Seven times a day someone in the U.S. dies in a home fire. The goal is to reduce the number of deaths and injuries due to home fires by 25 percent.

The Home Fire Campaign is a nationwide movement and involves Red Cross workers joining with local fire departments and community groups to visit neighborhoods at high risk for fires. Besides the installation of free smoke alarms, residents are instructed in both English and Spanish what to do if a fire should break out.

The campaign is well worth the efforts of the Red Cross, as installing smoke alarms cuts the risk of someone dying from a home fire by 50 percent. In addition, the Red Cross deals with nearly 66,000 disasters/year in the U.S. with the majority being home fires.

Suggestions include:

**Create a home fire escape plan.** Work with all family members to create a home fire escape plan, and practice it several times/year at different times of the day. Include 2 ways to exit every room and consider fire ladders for elevated rooms. Families should agree on where to meet outside after they've exited the home.

**Install smoke alarms.** Smoke alarms should be inside and outside of sleeping areas on all levels of the house. Conduct tests monthly and replace batteries as indicated.

For additional information, please visit [RedCross.org/homefires](http://RedCross.org/homefires) or download the Emergency App at [RedCross.org/apps](http://RedCross.org/apps).

The American Red Cross shelters, feeds and lends emotional support to disaster victims; provides about 40 percent to the nation's blood supply; teaches skills that save lives; offers international humanitarian aid, and supports members of the military and their families.

The Red Cross is a not-for-profit organization depending on volunteers and the generosity of the American public to perform its mission. To support the Red Cross, reach out to Brian Daly, Director of Major Gifts - Coachella Valley & Morongo Basin, at 39665 Entrepreneur Lane in Palm Desert, or by calling (888) 831-0031 ext. 3003, or (310) 562-6327. His e-mail is [Brian.Daly@redcross.org](mailto:Brian.Daly@redcross.org).

*Article submitted by Red Cross volunteer, Dr. Simone Ravicz, who is a Certified Business and Life Coach, Brain Coach and multiple international bestselling author. She can be reached at [srpsydr@gmail.com](mailto:srpsydr@gmail.com), (760) 327-8305 or online at [SuccessBrainCoach.com](http://SuccessBrainCoach.com).*



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**HOURS:** Monday - Friday 7 a.m. to 7 p.m. & Saturday - Sunday 9 a.m. to 4 p.m.

# CVWD Looks to Restructure Sewer Rates

Submitted by: Coachella Valley Water District



Coachella Valley Water District (CVWD) is proposing to restructure sewer rates in a way that treats customers more fairly by being based on the demand that individual customers place on the sewer system.

The proposed rate structure would not result in increased revenue for CVWD. The

structure would be based on current industry standards and best practices, and would reflect the district's true cost of service.

One of the biggest changes will be the elimination of different rates for people living in different cities within CVWD's service area. Instead, all homeowners who pay CVWD sewer through property taxes would pay the same rate. That means:

- **Homeowners in La Quinta, Thousand Palms and the Salton Sea communities will see a decrease on their sewer bills.**
- **Homeowners in Cathedral City, Palm Desert, Rancho Mirage and Indian Wells will see an increase on their sewer bills of \$1.44 per year.**

The biggest changes for businesses would be the elimination of the Supplemental Sewer Cleaning Charge and tying rates to actual water use, which translates into demand on the sewer system. That means:

- **About 40% of businesses will see decreases in their sewer bills (paid monthly with water bills).**
- **About 60% of businesses will see increases in their sewer bills. Some of these businesses are currently billed based on inaccurate information that is being updated or have a special agreements that will be eliminated to ensure fairness across all sewer customers.**

For those who see increases, it will be the first time since 2010. As a government agency, CVWD is legally required to limit rates to recover only what is needed to provide sanitation-related services.

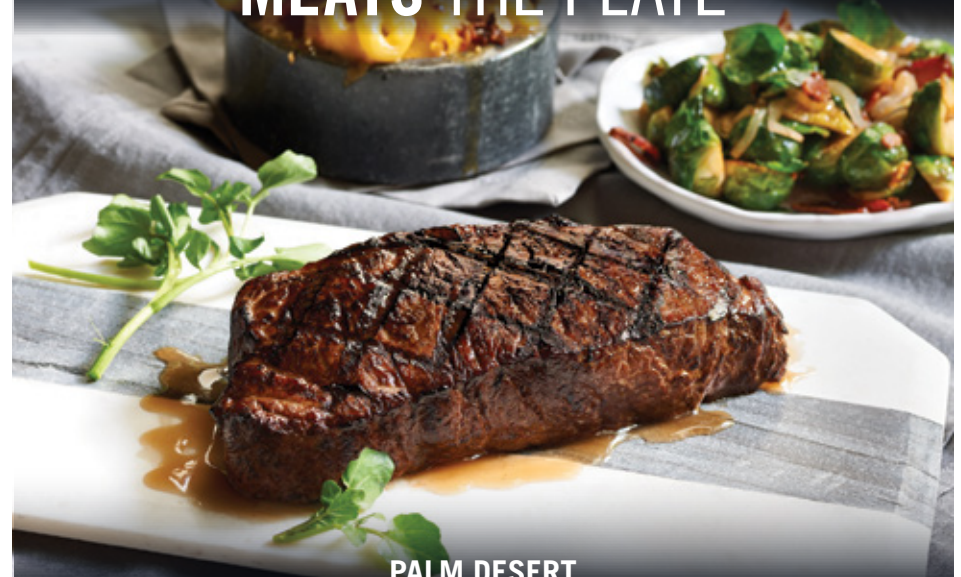
Revenue from sewer bills fund necessary sewer infrastructure upgrades the operation and maintenance of the sewer system that includes 1,129 miles of pipe leading to five wastewater reclamation plants that treat an average 17 million gallons of wastewater every day.

The CVWD Board of Directors will vote on the proposed rate structure on June 27. If approved, the new structure would go into effect January 1, 2018. All sewer customers will receive detailed information in the mail explaining the proposal.

CVWD welcomes participation and input throughout the process. Information is available online at [CVWD.org/ratechanges](http://CVWD.org/ratechanges). Written comments or questions can be submitted through the web page. In addition, public workshops will be held to explain the proposal and solicit feedback.

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# LA QUINTA

## City News

*La Quinta*

GEM of the DESERT

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### CITY MANAGER'S MESSAGE



**By: Frank J. Spevacek,  
La Quinta City Manager**

Happy birthday, La Quinta!  
On May 1, 1982, the City of  
La Quinta was incorporated  
after attracting legions of  
visitors and celebrities for  
decades to the cozy casitas of  
the La Quinta Hotel, beautifully

tucked against the base of the Santa Rosa Mountains. The Desert Club, which was once located where Fritz Burns Park exists today, was also a gathering place for socialites and the Hollywood elite. Over the years, the buzz about La Quinta continued to grow, and today, we proudly celebrate 35 years of cityhood.

Have you ever been to the La Quinta Museum? If not, it's a great place to learn more about the city's

history as well as enjoy traveling exhibits and a gift store. Don't miss the custom 32-foot La Quinta mural by artist Andre Blanche in the community room which tells La Quinta's story – from the land's early ancestors, the Cahuilla Indians, to golf, the La Quinta Resort and the iconic entrance to La Quinta's City Hall. Another interesting way to see historic elements in La Quinta is the ancient water line at the base of the mountains at SilverRock Resort – revealing how parts of La Quinta were once submerged underwater hundreds of years ago.

That water line is just one of the charming characteristics found at SilverRock Resort – which currently provides a championship golf course, temporary clubhouse and restaurant for the enjoyment of visitors and residents – but will soon offer 5-star hospitality and residential properties featuring the Montage and Pendry brands, a spa, catering and conference facility, state-of-the-art recreation center, multiple food and beverage outlets, and a mixed-use village.

In fact, we just held the groundbreaking for these new properties – demonstrating dedicated progress in moving these projects forward. The Robert Green Company is committed to making these exciting new developments a reality – creating even more reasons to love La Quinta.

There is much to celebrate in La Quinta this month – from our 35<sup>th</sup> anniversary to the official kick-off of the new amenities coming to SilverRock Resort. May also means less traffic as snowbirds have departed, and shops and restaurants now depend more on the patronage of year-round residents in the slower summer months. Be sure to support local businesses for all your Mother's Day, graduation and Memorial Day celebrations.

*For more information on what's happening in La Quinta, go to [PlayInLaQuinta.com](http://PlayInLaQuinta.com).*

*La Quinta*

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[www.laquintaca.gov](http://www.laquintaca.gov) or (760)777-7060

### La Quinta Hikes

**May 20, 2017: Nature Hikes & Walks -  
Myths and Stories About Early La Quinta**

Time: 8:00 a.m.

Meet: Top of the Cove Parking Lot

Level of Difficulty: Easy; 1 to 2 hours time commitment

Guides: Jeff Smith & Katie Barrows

Please arrive 15 minutes early

Hikers are encouraged to bring two liters of water, sun protection, wear close-toed shoes, lunch and snacks.

This hike will provide information about myths and stories of Old La Quinta

For more information please call: 760.564.0096

*La Quinta*

## EXPLORE YOUR MUSEUM



The La Quinta Museum is located at 77-885 Avenida Montezuma and contains historical artifacts and information on La Quinta and also offers seasonal events and classes for all to enjoy. Open Tuesday through Saturday from 10 a.m. to 4 p.m. Admission and all programs are free. For more information, call (760) 777-7170 or email [laquintamuseum@gmail.com](mailto:laquintamuseum@gmail.com) for more detailed information.

### EXHIBITS

#### **California A to Z**

Opening on May 9, is an adventure in California! We are covering the entire state...from A to Z. Discover something new and share a slice of the California experience. This exhibit will run through August 26.

#### **Community Room**

Mural by Andre Blanchet (part of La Quinta Art in Public Places Program) and Dorothea Lange photo gallery of Coachella Valley images.

#### **Local History Gallery**

Features Cahuilla Indian and local La Quinta history.



### FREE EVENTS

**EVERY TUESDAY – STITCH**  
1 p.m. – 3 p.m.

**Pre-School Story Time with Miss Beth**  
Wednesday, May 3, 10 a.m.-10:30 a.m.

Fun time for pre-schoolers ages 3-5 with stories, songs and a simple craft.

**First Thursday Concert with Rose Mallet**  
Thursday, May 4, 5 p.m. – 6 p.m.

**La Quinta Museum Coloring Club for Adults**  
Friday, May 5 & Friday, May 19, 1 p.m. - 3 p.m.

We are coloring the first and third Fridays of the month. Coloring pages are provided. Coloring books are available for purchase in the Museum Gift Shop.

**Brown Bag TED\* Talk**  
Tuesday, May 9, 12 noon

Each month we explore a new and entertaining topic. Bring your lunch and enjoy a TED\* Talk on the big screen and join the discussion. Water and cookies provided. \*Technology, Entertainment, Design

**Good Reads in the Gallery Book Club**  
Thursday, May 25, 5 p.m. – 6 p.m.

**Family Craft Day with S.C.R.A.P. Gallery**  
Saturday, May 27, 11 a.m. – 12 noon

**Trending Topics - Tuesday, May 30, 11 a.m. - 12 noon**  
Topic TBA. Coffee and pastries will be served.

**Good Reads in the Gallery Book Club**  
Thursday, April 27, 5 p.m. - 6 p.m.

**laquintamuseum**  
77-885 avenida montezuma • la quinta • ca • 92253

## SILVERROCK RESORT

### **Back 9 Closing**

Beginning May 1, the back 9 at SilverRock will be closed temporarily through October 2017 so that work can be carried out in preparation of the future hotel that will be positioned on what is the current 18th hole. This work includes; adding a par 3 and modifying four holes including the repositioning of three greens.

During this time, the front 9 will remain open and players will have the option of playing 9 holes or 18 holes by playing the front 9 twice.

Residents Rates will be adjusted accordingly.

### **May 1-June 18**

\$30 -18 Holes (play front 9 twice)  
\$25 – 9 Holes

### **June 19-September 11**

\$25 - 18 Holes (play front 9 twice)  
\$20 - 9 Holes

### **Spring/Summer - Food & Beverage Hours**

Effective Monday, May 1, the Grill at SilverRock Resort will open at 6 a.m. and will close at 2 p.m. daily. Breakfast will be served all day and lunch will be offered from 10 a.m. to 2 p.m. daily. Hope to see at SilverRock enjoying the vistas during the longer daylight hours!

### **Online Bookings**

Online tee time bookings will begin at 5 a.m. instead of 12 a.m. beginning on May 1. Booking 3 days out will remain status quo. This includes booking through the SilverRock website ([SilverRock.org](http://SilverRock.org)) and SilverRock App.



## City of La Quinta Seeks Residents to Fill Board & Commissions Vacancies

The City of La Quinta is looking for residents to fill vacancies on the following Boards and Commissions. Applicants must be a resident of the City and a registered voter.

**Planning Commission** – 4 Positions

**Construction Appeals Board** – 1 Specialty Contractor and 1 Structural Engineer

**Community Services Commission** – 3 Positions

**Housing Commission** – 1 Tenant, 1 Tenant aged 62+, and 1 Non-Tenant

**Financial Advisory Commission** – 3 Positions

**Palm Springs Airport Commission** – 1 Representative

Interested residents may get additional information on each Board/Commission and fill out and submit an application at [la-quinta.org/commissions](http://la-quinta.org/commissions).

For consideration, applications should be submitted by 5 p.m. on May 24. Interviews and appointments are scheduled for the City Council meeting on June 6. Applicants must be present. For questions, contact the City Clerk department at (760) 777-7103.



## IT'S YOUR LIBRARY

Enjoy **FREE** programs for all ages!



### Special Events

- **Star Wars Day Thursday, May 4, 4 p.m. - 6 p.m.** This event will feature crafts, games, a costume parade, and Star Wars bingo. Special tribute to our Princess Leia, Carrie Fisher. Refreshments will be served. All ages welcome!
- **“Social Media: Strategies for Your Business” on Thursday, May 11 at 10 a.m.** - Tammy Bleck will be presenting about how to utilize social media to promote your business. This program is designed for local businesses but is open to the public.
- **Family Fun Night: Summer Reading Program Preview on Wednesday, May 17 at 5:30 p.m.** - Join in on a scavenger hunt and learn about our summer reading programs! All ages welcome.

### Adults (18 years & older)

- **La Quinta Chapter Book Club Meeting on Wednesday, May 3 at 10:30 a.m.** - We will discuss “Barbarian Days: A Surfing Life” by William Finnegan at this meeting. Bring your library cards!
- **Desert Regional Medical Center Lecture on Tuesday, May 9 at 4 p.m.** – This month’s topic is “Why Diabetes Affects the Foot (And What to Do about It) with Dr. Jackson Crough, DPM. Call (800) 491-4990 to reserve your spot and for more information.
- **Stranger than Fiction (Article Club) on Thursday, May 18 at 6 p.m.** - See Adult Reference Desk for May’s materials!
- **La Quinta Reads Book Club on Monday, May 22 at 11:30 a.m.** - Register at the Adult Reference Desk!

### Teens (ages 13-17)

- **Anime Zone on Saturday, May 6 at 4 p.m.** - Discuss, watch, and create with other teens who love Anime!
- **Teen Book Club on Saturday May 20 at 4 p.m.**
- **Teen Game Night on Friday May 26 at 4 p.m.**
- **Teen Computer Lab @ the Wellness Center on Thursdays, May 11, 18, & 26 from 4 p.m. - 6 p.m.** - Work on homework, watch a video, or play a game. Research assistance and tech help available from the Teen Librarian.

### Tweens (ages 9-12)

- **Tween Makerspace: Art Journaling 101 on Tuesday, May 2 at 4 p.m.** - Join in on Art Journaling 101! See Children’s Reference Desk for registration.
- **Choose Your Own Adventure: Creative Writing Workshop on Tuesday, May 16 at 4 p.m.** - Our newest Tween program exclusive to 9-12 year olds.
- **Tween Book Club on Tuesdays, May 9 & 23 at 4 p.m.** - This month’s book is *Leaping Beauty* by Gregory Maguire. **The first 10 kids to register will get a FREE copy of the book!**

### Children

- **Book Babies Story Time (ages 0-2) on Tuesday, May 2 at 10 a.m. & 11 a.m.** - Book Babies Storytime will be on hiatus due to the Summer Reading Program schedule. See you in September!
- **“Bilingual Story Time with Ms. Minerva” on Wednesday, May 3 at 5:30 p.m. (All ages)**
- **Preschool Story Time (ages 2-5) on Thursday, May 4 at 10 a.m. & 11 a.m.** - Preschool Storytime will be on hiatus due to the Summer Reading Program schedule. See you in September!
- **Pajama Tales on Wednesday, May 10 at 5:30 p.m. (All ages)**
- **Family Game Night on Friday, May 12 and Friday, May 26 at 4:30 p.m.**

### Library Outreach Programs

- **Library Booth at The Certified Farmers’ Market in Old Town La Quinta on Sunday, May 7 from 8 a.m. to 11 a.m.**
- **PLEASE NOTE: The Library will be CLOSED on Memorial Day, Monday, May 29.**

For more information call (760) 564-4767 or visit [rivlib.info](http://rivlib.info).

For a full listing of programs or more information please visit [Facebook.com/LaQuintaPL](https://www.facebook.com/LaQuintaPL).



# COMMUNITY SERVICES CLASSES & PROGRAMS: MAY & JUNE

Online registration available at [la-quinta.org/register](http://la-quinta.org/register).  
For more information, call (760) 564-0096.

## LA QUINTA BOYS AND GIRLS CLUB COMMUNITY ROOM

Dance, Play, Pretend (2.5 – 5 years) 9 a.m. – 9:45 a.m. F

## LA QUINTA HIGH SCHOOL DANCE ROOM 1006

Beginning Ballet (5 - 10 years) 6:30 p.m. – 7:15 p.m. TH

## LA QUINTA LIBRARY

Dance, Play, Pretend (2.5 – 5 years) 4 p.m. – 4:45 p.m. M  
Gentle Flex Yoga 10:15 a.m. – 11:15 a.m. W (May)

## WELLNESS CENTER

### (Creative Wellness)

Ballroom Dance (Intermediate) 6 p.m. – 7 p.m. T  
Ballroom Dance (Beginning) 7 p.m. – 8 p.m. T  
Friday Social Ballroom Dance 6 p.m. – 7 p.m. F (May 19)  
Friday Social Ballroom Dance 6 p.m. – 7 p.m. F (June 16)  
Watercolor 10:30 a.m. – 12 p.m. T

### (Physical Wellness)

A Matter of Balance 3 p.m. – 5 p.m. T/TH (May)  
Cardio & Strength (Silver Sneakers) 9:45 a.m. – 10:30 a.m. M/F  
Fit & Fun (Stretching) 2 p.m. – 3 p.m. T/TH  
Personal Trainer (Kristoffer Kepler) 12 p.m. – 8 p.m. M/W/F  
Pilates (Mat work) 9:30 a.m. – 10:30 a.m. W/F  
Pilates Mid Morning (Mat Work) 10:35 a.m. -11:35 a.m. W/F  
Sun Style Tai Chi (Silver Sneakers) 10:45 a.m. – 11:30 a.m. M/F  
Taekwondo (4 years & up) 5 p.m. – 8 p.m. M/W  
Tai Chi Ch'uan 10:15 a.m. – 11 a.m. T/TH  
West Coast Swing 7 p.m. – 8 p.m. TH  
Zumba (Morning) 8:30 a.m. – 9:30 a.m. T/TH  
Zumba (Saturday) 8:30 a.m. – 9:30 a.m. S

### (Social Wellness)

Desert Oasis Strummers 1:00 p.m. – 3:30 p.m. F  
Desert Oasis Strummers Concert 1:30 p.m. – 3:30 p.m. F (May 26)  
Desert Oasis Strummers Concert 1:30 p.m. – 3:30 p.m. F (June 30)  
Social Bridge 12 p.m. – 3:30 p.m. M  
(Contact center for details)  
Mah Jongg 1 p.m. – 4 p.m. T  
(Contact center for details)

## Wellness Center SPECIAL EVENTS

### Annual Talent Showcase

Friday, May 12, 5 – 7 p.m.

Do you have a talent you like to showcase to a friendly audience? Children to adults are welcome to audition. Please call today for an audition appointment (760) 777-7182.



### Family Hospice Care, Group meets on Fridays from 9 a.m. - 10 a.m.

Your local bereavement support group is open to all who have experienced the death of someone close. Support is free of charge in a non-religious, safe and caring environment. First time attendees please call Family Hospice Care office at (760) 674-3344 to register.

### Health Presentation — "How to Get Natural Restorative Sleep"

Monday, June 12; 11 a.m. - 12 noon

Dr. Rhonda Donahue presents some new and interesting ways to help us get a healthful and restorative night's sleep. Reservations please call (760) 564-0096.

### Community Youth Sports Program, Mondays & Wednesdays; May 1 – May 31; June 5 – June 28; 5:30 p.m. - 7:30 p.m.

A basketball coaching and training program with Desert Recreation District for youth 7-14 years old. This program will emphasize health, fitness, skill development and sportsmanship. Location: Colonel Mitchell Paige Middle School Bird Cage. Fee: \$50 each session. For information or to register, visit [MyRecreationDistrict.com](http://MyRecreationDistrict.com) or call (760) 347-3484.

### Look Who's in the Lobby- Medical Alert Products; May 15; 9 a.m. - 10:30 a.m.

Home based wireless alerts to help seniors remain independent and safe. Representative Loryn Hutchins offers information from Coastal Medical Alert.

### RENTALS: Book Park Rentals Online!

Reserve the Fritz Burns Park or La Quinta Park by visiting [la-quinta.org/register](http://la-quinta.org/register) and click *Search > Facility > Calendar* and select your date & time.

### Having an Event?

#### We've got you covered!

The La Quinta Wellness Center is available for private rentals. This facility is perfect for wedding receptions, birthday parties, company gatherings, banquets, neighborhood events, family reunions, or other social events. The multi-purpose room has a capacity of 200 and includes tables and chairs for up to 200 people. An elevated stage and dance floor are included; and a large kitchen is available for additional fee. Call (760) 777-7090 for more information and pricing.







# The Greater Coachella Valley Chamber Connection

News, Spotlights, Information & Events

(760) 347-0676 GCVCC.org

May 2017

## Connect With Residents, Professionals & Visitors at Events

By: *Katie Stice, Greater Coachella Valley Chamber La Quinta Regional President - Katie.Stice@GCVCC.org*

To get involved in chamber or community events, contact us at [GCVCC.org](http://GCVCC.org), (760) 347-0676 or by email at: [Info@GCVCC.org](mailto:Info@GCVCC.org).



**Wednesday, May 3**

**5 p.m.**

### **Ribbon Cutting & Grand Opening!**

Staybridge Suites - Cathedral City  
67711 30th Ave., Cathedral City

**Wednesday, May 3**

**8 a.m. to 9:30 a.m.**

### **Chamber 101 – Learn about your new regional chamber, services and offerings**

City of Coachella, Corporate Yard  
53462 Enterprise Way, Coachella

**Thursday, May 4**

**11 a.m.**

### **Ribbon Cutting**

Western Exterminator Co.

72096 Adelaid Street, Thousand Palms

**Thursday, May 4**

**4 p.m.**

### **Ribbon Cutting**

Priority Lighting

77551 El Duna Ct., Ste. H, Palm Desert

**Friday, May 12**

**Check in 10:30 a.m./ Lunch 11:30 a.m.**

### **All Valley Legislative Luncheon**

Speakers: Candidate for Governor Antonio Villaraigosa, Assemblyman Chad Mayes, State Senator Jeff Stone, Assemblymember Eduardo Garcia, Congressman Raul Ruiz (invited), Riverside Supervisor TBD

**\$65 pp**

Fantasy Springs Resort - Special Events Center: 84245 Indio Springs Drive, Indio

**Wednesday, May 17**

**5 p.m.**

### **Monthly Business Mixer:**

#### **3rd Annual Joint Chamber Mixer**

Palm Springs Air Museum

745 N. Gene Autry Trail, Palm Springs

Members \$5

**Friday, May 26**

**11:30 a.m. – 1:30 p.m.**

### **Lunch Bunch: A Casual Networking Lunch with Area Professionals**

Pieology

42500 Bob Hope Drive,

Rancho Mirage

The only cost is your meal.

**Wednesday, May 31**

**7:30 a.m.**

### **Sunrise Series – QuickBooks 101**

Heritage Palms Golf Course

44291 Heritage Palms Drive, Indio

Breakfast, Networking, Presentation and Self Introductions

\$20 pp



The Greater Coachella Valley Chamber of Commerce's 2nd Annual Golf Tournament was held on April 6 at The Golf Club at Terra Lago. The event was one of the largest business networking golf tournaments of the year. The 2017 Golf Tournament was presented by John F. Kennedy Memorial Hospital, Desert Regional Medical Center and CBS Local 2.

It pays to play with The Chamber. Hole-In-One Winner from Golf Tournament **Kevin Mayo with Bank of the West!** Kevin achieved his 177 yard ace on hole #13 at Terra Lago. Thank you to Coachella Valley Buick GMC for the sponsorship!



## NEW MEMBER SPOTLIGHT

### A Clear Path

Regina F. Lark, Ph.D. is the founder of A Clear Path: Professional Organizing and Productivity. As a Certified Professional Organizer, Regina specializes in working with people with chronic disorganization, hoarding disorders, ADHD, and folks with just too much stuff.

Regina serves on the board of the National Association of Professional Organizers, and is a member of the National Speakers' Association, and in 2016, she was selected one of LA's "Best Professional Organizers" by CBS Los Angeles.

Dr. Lark is a featured speaker and educator on issues ranging from women's leadership, time management, and productivity. She is the author of *Psychic Debris*, *Crowded Closets: The Relationship between the Stuff in your Head and What's Under your Bed*. She earned a Ph.D. in History from the University of Southern California, and is a recognized expert on the immigration and marriage practices of Japanese War Brides.

A Clear Path began in Los Angeles and Orange County in 2008, and has now expanded into the Coachella Valley.

*Got clutter? Schedule a free phone consultation at (760) 849-4997 to learn how Regina and the Clear Path team can help. You may email photos of the areas in your home or office you want to tackle to [regina@AClearPath.net](mailto:regina@AClearPath.net).*



## NEW MEMBER SPOTLIGHT

### Mike Murrell Farmers Insurance Agency

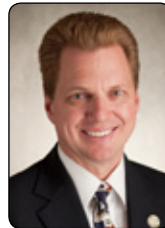
Mike Murrell Farmers Insurance Agency is a full-service insurance agency conveniently located in the heart of the valley, near the Palm Desert DMV; just off the 10 Freeway and Cook Street.

In addition to Home, Auto, Condo, Manufactured Homes, Earthquake and Commercial Business Insurance; Mike and his team specialize in Workers Compensation insurance, Recreational Vehicles, Golf Carts and is licensed as a Certified Covered California Health Insurance Agent.

Farmers is very good with accommodating seasonal residents. If you are Canadian and only spend 4-6 months in the wonderful valley, call Mike to see how he can help you with your seasonal auto coverage as well as your home coverage where you have vacancy part of the year that some companies exclude coverage on.

Live in an HOA? Mike is a certified business partner with the Community Association Institute and can help your community with your Master Homeowners policy. When your association is ready to go to bid on insurance, call Mike's office and get a competitive bid from Farmers. Farmers offers a very good product for home and condo owner associations.

*Mike is known as the go-to insurance agent in the Coachella Valley. You can reach him at (760) 999-9900 or email him at [Mike@GoToAgent.com](mailto:Mike@GoToAgent.com). Visit his Farmers office at 74836 Technology Drive, Suite 106 in Palm Desert.*



## NEW MEMBER SPOTLIGHT

### iPay Solutions

iPay Solutions is a local payroll and HR firm that specializes in helping small business owners in dealing with the headache of employee management. Headquartered in Palm Desert, iPay Solutions is the small business expert in employee management. Using iPay Solutions for all of your payroll needs is like having a fulltime payroll department within your organization – without the fulltime cost.

Their one-on-one approach to customer service helps provide accurate, reliable payroll services for small, medium and large enterprises alike. iPay Solutions offers the most reliable and user-friendly payroll service in the industry through a combination of leading-edge technology and exceptional, personalized service and support.

iPay Solutions offers a variety of options within its top of the line payroll services. They build your payroll service based on your company's needs. Your payroll solution can be built to be very high-tech or very low tech, depending on company preference.

In addition to Payroll Services, iPay Solutions offers an array of other services to assist small business owners manage employees. These services include HR assistance, time clock management, audit assistance, workers comp, reporting, background checks and labor budgeting.

*Contact them at (760)340-1188 or email [info@i-pay-solutions.com](mailto:info@i-pay-solutions.com) for your free 1-hour consultation.*



## NEW MEMBER SPOTLIGHT

### Alev Baymur Ozcan – SulInternational

President of SulInternational, an import and export company, Alev Baymur was a ballerina with the Turkish Ballet and Opera Company. She came to America in 1990 and fell in love with American culture. As an outstanding European performer, she was given the Extraordinary Person Visa and in 2003, she became an American Citizen.

She is a filmographer, wellness instructor and soon-to-be CEO of her nonprofit organization. Her film, "The Little Prince the Musical" has won several awards. As an artist, she continues to bring Turkish art and culture to America through her company, the Grandbazaar.

The Grandbazaar is the largest mall in the world, endorsing trade ranging from fashion to spices, Turkish rugs and other valuable items. In the Coachella Valley area, Grandbazaar participates in local trade shows where fine jewelry and household items made by both Turkish and local artisans can be viewed.

Stop by and see their booths at the Thursday night Palm Springs VillageFest and the College of the Desert Street Fair on Saturdays and Sundays.

*Grandbazaars is offering franchising opportunities. For further information, call (442) 234-2949 or email [suintcorp@gmail.com](mailto:suintcorp@gmail.com).*





## NEW MEMBER SPOTLIGHT

### The Weil Center for Education

The Weil Center for Education is an American Heart Association authorized training center, providing exceptional training of all levels of basic to advanced Cardio Pulmonary Resuscitation (CPR) in the Coachella Valley.



Being trained in CPR and first aid can be invaluable when someone is in serious medical distress. These techniques can help save someone who has suffered a heart attack, a near-drowning accident or any number of other emergency situations.

Anyone can learn CPR and become trained in first aid. Knowing what to do in an emergency medical situation can mean the difference between life and death.

The courses are tailored to anyone in the medical field as well as people who work in education, industrial, child care and other lay rescuer settings.

All courses are available to the public and surrounding hospitals, fire departments and clinics as well as individuals in the community. Students receive same day certification valid for two years. Some classes offer continuing education units for maintaining professional licensing.

The instructors are well qualified personnel in the medical field who take the training very seriously. Students will leave the class, confident with the knowledge and skills needed to deal with an emergency situation properly.

*The Weil Center is located at 30010 Date Palm Drive in Cathedral City. You can contact the Weil Center at (760) 778-4911 or by emailing [karin@weilcpr.org](mailto:karin@weilcpr.org).*

## NEW MEMBER SPOTLIGHT

### Orkin Commercial Pest Services-Greater Coachella Valley

Orkin has been proudly serving the Greater Coachella Valley community over the past 15 years helping to keep pests in their place – and out of businesses and local homes.



Orkin has over 100 years of combined pest control experience and receives on-going training through the award-winning Orkin University to stay up to speed on the latest treatments and technologies. They boast unrivaled expertise, with technicians well versed in industry protocols and federal, state and local regulatory requirements.

- Orkin employees hold state Pesticide Application licenses and are certified by the American Institute of Baking, Purdue University.
- They are committed to our customer's complete satisfaction, which is why they back their service with a national ISP-certified quality assurance program. Plus, Orkin associates stay actively involved in customers' industries so they can better understand their needs.
- They are long-term partners with the Association for the Healthcare Environment, Building Owners & Managers Association, NSF and National Apartment Association. To build better partnerships with customers, they also provide free training and education resources and are a licensed U.S. Green Building Council Education Provider.

When they're not managing pests, they are looking for ways to give back! As your hometown team, they are just as dedicated to serving the community as to serving your pest control needs.

Service offerings include Commercial & Residential Pest Control, Bed Bug Services, Fly Control, Termite Services, Mosquito Control, Bird Control and Wildlife Control.

*For a free pest inspection and pest analysis, call the area Commercial Account manager, Bernie LoRusso, at (760) 333-3608. You can also visit their website at [Orkin.com/comercial](http://Orkin.com/comercial).*

## NEW MEMBER SPOTLIGHT

### Mizani Media

Mizani Media is the Coachella Valley's premier digital agency and branding



studio, offering an array of promotional services constructive for any company. Whether you're looking to start a business or renovate your existing business, this team of creative individuals optimizes their diverse skills and style variations to achieve stunning results.

Lead by founder Zaino Mizani, he and his elite team of industry professionals have the capability to create a new brand or refresh a brand. Transitioning over to the new Google cloud-based web platform has furthermore expanded the possibilities and made the functionality better than ever.

Some of the features included are:

- Increase in website loading speed of up to 50 times more than before.
- Safety and security of content is secured due to the nature of a cloud-based platform.

- New technology allows the customer to edit/update/maintain the website with ease.
- Website responsiveness and countless integrations will exceed your expectations of how your website should function.

The opportunities are endless in what can be built for you, resulting in a beautiful and unique website appropriate for your business. Sign up today for only \$1000.00 and \$99.00 a month to give your business a fresh, new look.

*Contact Mizabi Media at (760) 799-6961 or go to [Mizanimedia.com](http://Mizanimedia.com) to learn more.*



# REGIONAL RIBBON CUTTINGS & EVENTS

To have a Ribbon Cutting or Groundbreaking Ceremony, please contact your regional Chamber of Commerce at (760) 347-0676 and ask for Debbie Valdez. The Greater Coachella Valley Chamber of Commerce supports all business throughout the valley. Visit our website at [GCVCC.org](http://GCVCC.org).



**ATMS To Go** — (760) 898-9552, atmstogomobile@gmail.com



**Miracle Ear** — 78370 CA Hwy 111, La Quinta (760) 972-4865, miracle-ear.com



**Las Tres Conchitas Bakery** — 1590 6th St., Coachella, (760) 398-6594



**The Shop Café** — 14500 Palm Drive, Desert Hot Springs, (760) 587-8124



**Beazer Homes** — Vermillion at Escena Palm Springs, (760) 459-1111



**ERA Dune Palms Realty** — 78450 Highway 111, Ste. 2, La Quinta, (760) 565-5048



**Liz Carter Designs** — 50855 Washington St., Ste. 2B, La Quinta, (760) 771-1110



## MEMBER NEWS

### Desert Regional Medical Center Named Leader in LGBTQ Healthcare Equality



Desert Regional Medical Center has been named a Leader in LGBTQ Healthcare Equality by the Human Rights Campaign Foundation (HRC), the

educational arm of the nation's largest lesbian, gay, bisexual, transgender and queer civil rights organization. The designation was reported in the 10th edition of the Healthcare Equality Index (HEI), reflecting on a decade of progress in LGBTQ healthcare.

“Desert Regional Medical Center is proud to once again be named a Leader in LGBTQ Healthcare Equality. Our hospital has been at the heart of Palm Springs for more than 65 years, serving our community through good times and hard times,” said Michele Finney, Interim CEO of Desert Regional Medical Center. “When the HIV/AIDS epidemic was at its peak in the 1990s, our hospital and volunteers provided a haven for those who were affected. To this day we stand strong in our support of the rights of LGBTQ patients to receive high-tech and compassionate care right here in our city.”

A record 590 healthcare facilities actively participated in the HEI 2017 survey. In addition to active survey participants, the HRC Foundation proactively researched key policies at more than 900 non-participating hospitals. Of those included in the HEI, 302 earned a “Leader in LGBTQ Healthcare Equality” designation. This year also marks the first time the HEI has awarded numerical scores — and three quarters of the healthcare facilities actively participating in the survey scored 80 points or above.

Desert Regional Medical Center scored 100 out of a possible 100 points to earn the Leader in LGBTQ Healthcare Equality designation.

The Human Rights Campaign Foundation is education arm of America's largest civil rights organization working to achieve equality for lesbian, gay, bisexual, transgender and queer people. HRC envisions a world where LGBTQ people are embraced as full members of society at home, at work and in every community.

*Desert Regional Medical Center is a comprehensive health care institution that includes a 385-bed hospital and associated outpatient clinics headquartered on its main campus in Palm Springs, California. The medical center is home to the Coachella Valley's only designated Trauma Center and only Neonatal Intensive Care Unit. The medical center is recognized for its Comprehensive Cancer Center, Institute for Clinical Orthopedics and Neurosciences (ICON) and other affiliated outpatient clinics. It has achieved advanced certification as a Comprehensive Stroke Center. For more information, visit [DesertRegional.com](http://DesertRegional.com).*

## MEMBER NEWS

### YMCA La Quinta Child Development Center Serves Local Kids & Families

Communities are better places because of the YMCA. As society faces many challenges, “the Y” is dedicated to building healthy, confident, connected, and secure children, adults, families and communities. A cause-driven YMCA is intentional about identifying community needs and responding to them.



Here are the Top 10 Reasons the YMCA is a Great Place for Kids:

10. Fun, quality, play-based learning environment both indoors and outdoors.
9. Delicious, nutritious meals and snack at no additional charge.
8. Sporty Tykes program is include to teach children basic sports skills and teamwork.
7. Longer hours than most centers in the valley, open 7 a.m. to 6 p.m.
6. Affordable tuition and scholarships are available.
5. Safe and clean environment that's licensed by the State of California.
4. Parent-teacher conferences are held twice per year.
3. Literacy program with proven results.
2. Nurturing and friendly staff who support children and their families.
1. YMCA kids are happy!

The YMCA makes change possible through programs that cross all barriers. The Family YMCA of the Desert is the largest provider of licensed childcare in the valley, with facilities from Palm Springs to Mecca. They began services in 1982, and today serve over 3,800 kids and families each day at 41 sites, with many opportunities in youth and family programming.

To date, YMCA boasts new and existing programs for children and families across all economic incomes. Their newest program for literacy helps preschoolers, with continued programs in math for elementary students, youth and government for adolescents – as well as sports programs for all ages. Many of the children participating in Y programs are from low income families and receive financial assistance, making community support a vital element in the ability to offer help to deserving kids and their families. At “the Y,” child participation is considered foremost.

Locally, “the Y” is proud to have collaborations with partners – some of which include but are not limited to the City of La Quinta, City of Palm Desert, Desert Healthcare District, Coachella Valley Housing Coalition, Hope through Housing, Greater Coachella Valley Chamber of Commerce, Palm Springs Unified School District and FIND. The Family YMCA of the Desert is part of the largest community service organization in the U.S., where 2700 Y's work to provide programs that focus on youth development, healthy living and social responsibility.

*For further information, contact Terri Bona – Director of Fund Development – at Family YMCA of the Desert, 43930 San Pablo Avenue in Palm Desert; or call (760) 341-9622. The La Quinta Child Development Center is located at 79-955 Moon River Drive in La Quinta. Call (760) 564-2848 or go to [YMCAoftheDesert.org](http://YMCAoftheDesert.org) to learn more.*

# JOIN US!



## There's No Better Time to Become a Member of the Valley's 1st Regional Chamber!

The Greater Coachella Valley Chamber (GCVCC) is made up of these area Chambers: Coachella, Indio, La Quinta, Cabazon Band of Mission Indians, Twenty Nine Palms Band of Mission Indians & Cathedral City (soon to join).

The Chamber offers local businesses the largest referral program, powerful networking coverage throughout the valley, and unmatched print and event exposure opportunities. GCVCC is also your pro-business legislative advocate!



Contact us today to set up an appointment with an account executive to review your business needs.

(760) 347-0676

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Economic Development | Networking | Education  
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Connections | Advertising

## Avoid Web Pitfalls With the Right Digital Advertising Partner

By: *Richard Fernandez,  
KDFX TV FOX 11 & NPGDigital*

Television is still the dominant medium for reaching large numbers of potential new customers; a close second is digital advertising – in all its forms. The now ubiquitous smartphone, tablets, laptops and the good old desktop, provide an efficient way to deliver marketing's three R's – the Right message, to the Right person, at the Right time. Joint television and digital campaigns are a great combination to create awareness and stay with a customer to the point-of-sale.

The early days of print and television advertising were fraught with oversimplified and excessively optimistic messaging. *Mad Men* viewers saw plenty of examples of early advertising pushing the truth envelope. Today, advertisers realize the value of truthful messaging, but sometimes the vehicle can be problematic.

Recently a number of advertisers became aware of some of the perils of digital advertising. Top brands like Johnson & Johnson, GM, PepsiCo, AT&T, Verizon, and even the British Government, pulled their advertising from Google-owned YouTube. This reaction came after it became clear that hate groups, and other questionable entities and individuals, were receiving payments for advertising placed in their YouTube videos. Other user-generated online content is now also under advertisers' microscopes.

User-generated content on sites like YouTube differs from the offerings found on television station or traditional media websites. Adherence and enforcement of journalistic, and other standards, is not always found on user-generated content and social media sites. This lack of enforcement can be due to the sheer volume of uploaded content, or a laissez-faire attitude by those controlling the website.

Avoiding these hazards is not complicated. If you want to advertise on a particular website, select those with properly-curated content and high standards. If you are embarking on a programmatic web ad campaign, make sure that your digital advertising company keeps track of websites

that are inappropriate or of little value to your brand.

The selection of a reputable digital advertising company also

lowers the risk of bogus impressions generated by bots. These bots create fake views that can count towards your total impressions.

A quality digital partner keeps a live listing of sites that use bots to generate views, and blacklists them from receiving your advertising. They also have frequent human interaction with your campaign, and add a cushion of additional impressions to any media buy as a safeguard from bot-generated fake views.



*Richard Fernandez, MBA, is a broadcast television and digital account executive with KDFX FOX 11, KCWQ CW 5, KESQ.com & NPGDigital.*

*He can be reached at (760) 423-4547, or Richard.Fernandez@kdfx.com.*





## Marketing in the Digital World

By: Annette Said, Spectrum

Did you know that more than half of the world's population now uses the internet? According to this year's *Digital in 2017 Global Overview*:

- More than half the world now uses a smartphone;
- Almost two-thirds of the world's population now has a mobile phone;
- More than half of the world's web traffic now comes from mobile phones;
- More than half of all mobile connections around the world are now 'broadband;'
- More than one in five of the world's population shopped online in the past 30 days.

As you can see, the online world is constantly growing, changing and affecting behaviors. And it is as necessary as the air we breathe.

For business owners and marketers, it can be frustrating to keep up with digital marketing. But if your business is not part of the online world, you are missing out on a substantial amount of income, awareness and advocacy.

Case in point, the consumer purchase has changed to incorporate the online world as part of the purchase process:

**Awareness:** Traditional advertising i.e., TV, Billboard, or Radio.

**Consideration:** Online research on product or service and competitive pricing.

**Preference:** Reviews, ratings and comparison sites.

**Purchase:** After you have been made aware of the product or service, researched pricing and reviews.

**Loyalty:** Survey which may offer a discount on your next purchase.

**Advocacy:** Requests that you write or share a review.

Digital advertising is part of our online world and can reach your customer anywhere and anytime during their path to purchase.

When you consult with a professional, you should have an understanding of your digital marketing goals. Ask how your reporting stacks up to national averages, know that you are placing your ads on brand-safe websites, select your target audience and geography, and have compelling creative.

For more information on digital advertising, contact Annette Said, TV and Digital Sales Specialist for Spectrum Reach, at (760) 834-2370.

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## A Decision for the Rest of Your Life

*By: Randy Foulds, Foulds & Feldmann Insurance Agency*

One of the most important parts of the Affordable Care Act (ACA) is that you cannot be turned down for a preexisting condition. But that does not apply to you if you are over 65. Here is why.

*Medicare supplements are secondary insurance.* When you turn 65 and you enroll in Medicare Part A and Part B, you then have affordable primary health insurance. If you want to add a Medicare supplement or Medigap plan, as most people do, you should do this during your initial election period. This period is two months before your birthday month, your birthday month, and three months after your birthday month.

Once the guaranteed issue period has expired, you can be declined for coverage. You can still apply, but you will now be subject to health underwriting. This means, they will ask for your medical records, health history, list of current and past prescriptions, surgeries, hospitalizations, etc.

Medicare Advantage plans, or MAPD plans, have no underwriting. If you enroll during the open enrollment period each fall, you cannot be declined unless you have kidney failure or a few other rare circumstances. And although it is true that if you decide to leave your MAPD plan you can always switch back to traditional Medicare, it is not always true that you can then enroll in a Medicare supplement.

Medicare supplements also have an enrollment period called the Birthday Rule – meaning, 30 days following your birthday, you can change your Medicare supplement to another plan with the same or less coverage. But you cannot improve the coverage without underwriting. So a lateral change, or a step down is guaranteed issue. But improved coverage is not.

This is why the choice you make when you first turn 65 and enroll in Medicare Part A and Part B are so important, and can affect your access to healthcare for the rest of your life.

*Randy Alan Foulds is an independent health insurance agent with Turning65 and Foulds & Feldmann Insurance Agency in La Quinta, and can be reached at (760) 346-6565.*



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# Micro Needling or Percutaneous Collagen Induction Therapy

By: Amy Hetherington,  
Bodywork & Esthetics Center



Many describe the feeling of Micro Needling to be similar to that of light sandpaper being moved across the skin.

## What to expect after CIT

Immediately after the treatment you will notice a bright redness to the skin. The total healing time depends on the pen setting used and the number of overlapping passes your skincare professional performs. On average, patients are red up to 2 to 4 days. Some patients heal completely in as little as 24 hours. It is recommended for most patients to receive a series of 2-3 treatments spaced about 6-8 weeks apart.

## Safety of CIT

CIT can produce stunning results, but since there is an invasive nature of the treatment, this procedure requires a certain level of medical expertise; in fact, in the state of California it is only to be performed by physicians, physician assistants, registered nurses, and nurse practitioners.

CIT is a very effective minimally invasive skin care treatment that has little downtime, is more affordable than other treatment modalities, and will give your skin that beautiful glow. Skin looks younger and fresher almost immediately, but the best results are obtained after a series of treatments.

*Mother's Day is just around the corner! Bring back that glow to your mother's skin with a special offer that combines 3 different therapies within the same session: Hydro-Oxytherapy + Microneedling + Mesotherapy. Contact the experienced Medical Esthetician/Nurse Practitioner at Bodywork and Esthetics Center at (760) 485-6496 to formulate your treatment plan.*

Micro Needling, also known as Percutaneous Collagen Induction Therapy (CIT), is a minimally invasive procedure that assists in reducing acne scarring, the appearance of wrinkles, and general skin damage. This procedure involves using a small roller with fine micro needles over the skin producing micro punctures in the skin. Similar to laser-assisted treatment delivery, the micro needles penetrate through the stratum corneum of the epidermis and allow greater delivery of topical active ingredients through the skin layers.

## Benefits of CIT

The biggest benefit of this treatment modality is the dramatic reduction in fine lines and wrinkles, acne scars, and pigmentation (hypopigmentation and hyperpigmentation). There is also a lower risk of hyperpigmentation and scarring with CIT, making it a suitable treatment choice for persons with thin, sensitive, or ethnic skin types. CIT may be performed on many parts of the body including face, neck, décolleté, arms, hands, legs, abdomen and back. The treatment takes 15-30 minutes depending on the size of the area to be treated.

## What to expect during CIT

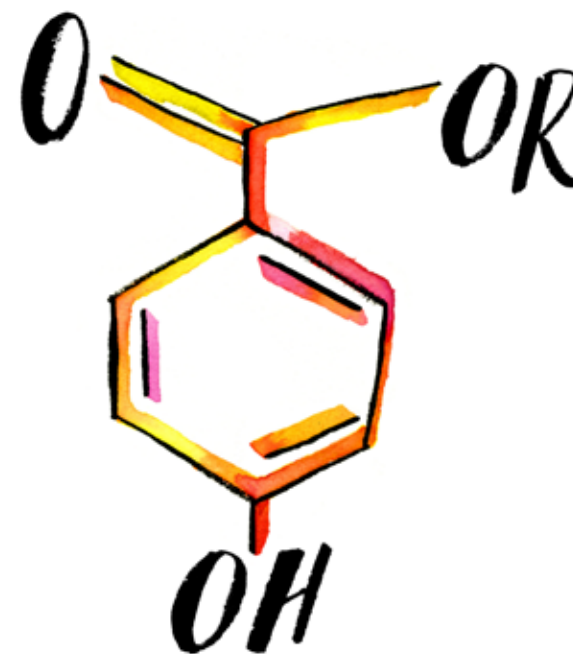
Numbing cream is applied topically to the area so that the treatment is more comfortable. Once the numbing cream has had time to take effect, a lubricating agent is applied to the area to allow for the Micro Needling pen or roller device to glide more easily. The pen will be gently pressed against the skin while simultaneously gliding in one direction until the entire treatment area has been covered.

# Wellness Words of Wisdom: What are Parabens?

By: Eric Nicoll, The Legacy Group

Lately, we have seen a lot of news stories about consumer product manufacturers that have been under scrutiny over potentially false claims they make about excluding harmful ingredients in their products. One of these harmful ingredients is paraben. You have probably heard about ingredients such as "parabens" as being ones to avoid in a product, but what are they and what kind of harm do they really cause?

Parabens are a chemical preservative commonly added to cosmetics, haircare and skincare to prevent bacterial growth. Some of the more common names on a product label are: *methylparaben* or *propylparaben*.



Although there is no steadfast research proving harmful effects of parabens, they have been linked to the existence of cancerous cells. Parabens mimic a hormone in the body that has been found in tumors, including breast tumors, as well as adversely affecting hormone levels in the male reproductive system. Now again, there is no scientific evidence for this, but if you subscribe to the "prevention" vs. "reactive" theory, you don't want to wait until these chemicals have done their damage.

Parabens have a cumulative effect on our bodies, which means the more you expose yourself to them, they will build up. On any given day, you may use shampoo, body lotion, facial moisturizer and cosmetics on your skin – which is the most absorbable organ in your body. Over time, the exposure to the potentially-harmful parabens will multiply, thus increasing the chances of adverse effects.

So what can we do? Definitely read the labels on your products. Make sure there are no paraben derivatives in the ingredients.

Your health is in your control, and the more you know, the healthier you can help our world be.

*For more information on consumer brands that use and manufacture paraben-free products and how to make better, safer, smarter choices when shopping for your daily consumables Contact Eric Nicoll at The Legacy Group at (760) 832-6893 or by email at [enicoll@tlgpartnerships.com](mailto:enicoll@tlgpartnerships.com).*



# Questions to Ask When Seeking Massage Therapy

By: Ellen Pirosh, Quality Massage Therapy & Skin Care

May is a month where many will purchase massage gift certificates for things like Mother's Day and graduations. It is important to know what you are purchasing, and ways to get the most out of your massage therapy for you or the person receiving a massage gift from you.

Here are some tips for ensuring that your massage therapy session is exactly what you need:

- Ask about licensing and insurance. This seems obvious, but many are operating without one or both of these.
- Inquire about education and how long they have been in practice. It is more important that they have experience over how many hours they have of school instruction.
- Tell the therapist of any injuries, neck, back problems, situations, medications, surgeries and allergies – if any.



Talk about why you are there. What is your goal of the session? Ask about a longer session to include more time on one area. This is especially applicable if you want deep tissue massage, as this is a slow modality often designed to focus on one area.

- Make sure the therapist is listening to you. If you don't want your feet or anything else worked on, say so. It is your session and you are in control.
- Know that you will undress to your level of comfort, meaning leaving underwear on or not is up to you.
- Eat a light meal or snack about an hour before the session, and of course, hydrate before and after. Feel free to use the restroom during your session – you will still get your full time on the table.

- Ask if you will receive a 60 or 90 or 120 minute hour, or a 'spa hour' which is often 10 plus minutes less (as is customary in most large spas).
- If pregnant, know that lying face down on the table is a contraindication. Some spas do it but it can be difficult to access the entire body without risking your safety.
- If ordering a mobile service, ensure the therapist has enough room to set up the table and walk around it comfortably. If the therapist can work comfortably, you will get a better massage. If enjoying your treatment outdoors, make sure that sprinklers will not operate at that time.
- After your treatment and as often as possible, consume at least 2 glasses of room temperature or warm lemon water.

*Ellen Pirosh is the Team Leader of Quality Massage Therapy and Skin Care – a mobile company specializing in spa parties with a studio at The Plaza Resort and Spa, A Wyndham Resort. For more information, go to [QualityMassageRtherapy.com](http://QualityMassageRtherapy.com) or call (760) 408-5626.*

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# Do You Understand the Fundamentals of HOA Governance?

By: *Cal Lockett, Executive Director,  
Community Associations Institute – Coachella Valley Chapter*



Homeowners need to understand the basic fundamentals of association governance. Here are some excerpts from Community Associations Institute's brochure, *Rights and Responsibilities for Better Communities*. These principles can serve as an important guidepost for board and committee members, community managers, homeowners and non-owner residents. The full brochure is available at [CAIONLINE.org](http://CAIONLINE.org).

## Community Association Fundamentals

1. Associations ensure that the collective rights and interests of homeowners are respected and preserved.
2. Associations are the most local form of representative democracy, with leaders elected by their neighbors to govern in the best interests of all residents.
3. Associations provide services and amenities to residents, protect property values and meet the established expectations of homeowners.
4. Associations succeed when they cultivate a true sense of community, active homeowner involvement and a culture of building consensus.
5. Association homeowners have the right to elect their community leaders and to use the democratic process to determine the policies that will protect their investments.
6. Association homeowners choose where to live and accept a contractual and ethical responsibility to abide by established policies and meet their financial obligations to the association.
7. Association leaders protect the community's financial health by using established management practices and sound business principles.
8. Association leaders have a legal and ethical obligation to adhere to the association's governing documents and abide by all applicable laws.
9. Association leaders seek an effective balance between the preferences of individual residents and the collective rights of homeowners.
10. Association leaders and residents should be reasonable, flexible and open to the possibility—and benefits—of compromise, especially when faced with divergent views.

*Cal Lockett is Executive Director of CAI-CV. CAI is the primary source of education for association board members and community managers. Membership with CAI is just over \$100 for managers and board members -- or any homeowner. For more information, call the CAI-CV office at (760) 341-0559. More information about CAI can be found at [CAIONLINE.org](http://CAIONLINE.org) or [CAI-CV.org](http://CAI-CV.org). Cal can be reached at [clockett@cai-cv.org](mailto:clockett@cai-cv.org).*



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(2) Annual Percentage Yield (APY) is effective 2/17/2017, subject to change without notice, and cannot be combined with any other offers. The minimum balance to open a Certificate of Deposit (CD) account and obtain the advertised APY is \$2,500 – new money only – and must also open a new checking account. The APY assumes interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. A penalty may be imposed for early withdrawal. Fees may reduce earnings. Additional terms and conditions may apply. Offer not available for Specialty Deposits or Public Funds. Deposit maximums may apply. See branch for details.





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My whole life, I've been a rule follower – so getting my regular mammograms was no exception. Even when they told me they saw something suspicious, I didn't think anything of it. But when two physicians came in to give me the results of that biopsy, my heart sank.

Without those regular mammograms, my cancer probably wouldn't have been caught. And the Comprehensive Cancer Center was right with me every step of the way. Little things made me feel special, as well as the thoughtful and kind technicians who cared for me.

The Comprehensive Cancer Center didn't just help me live – now I savor and appreciate everything. I am back doing the things I love most... like cooking. I may be a rule follower, but I refused to let cancer rule my life.

*Joan Petruzzi, Teacher, CANCER SURVIVOR*

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DesertRegional.com/cancer

## Spring Cleaning For Your Finances

By: *Patty Jenab, Diversified Capital Funding*

Spring is here! Now that you've finished wading through those receipts and deductions to make that April 15 deadline, it's the perfect time to conduct a financial review – it can help you cut expenses and save money in the year ahead.

**Check in on your credit** – Did you know that 1 out of every 5 people has at least one derogatory item on their report, the result of errors in reporting by credit agencies? Errors can drop your score; if you're

unaware, it can negatively impact your ability to get credit in the future. Go to [FreeCreditReport.com](http://FreeCreditReport.com) to get yours, and make sure it's accurate.

**Review and secure old documents** – Organize that paperwork. In other words; throw out the clutter. Hard copies (or digital files) of tax returns, household and legal files should be trimmed down (you don't need them after 7 years) and either locked down in a secure place or password-protected in cloud storage. With the growing threat of identity theft, protect yourself and change your passwords at least twice per year.

**Renegotiate long-term contracts** – When you sign up for cable or internet service, or get a new cell phone plan, it's easy to forget the actual costs, as many of these accounts are paid by automatic debit. Take a second look at what you are actually paying for these services, and contact your providers. Cable and cell phone companies will negotiate a better deal for you, especially when they realize they might lose a customer.

**Re-vamp your debt** – Are you still saddled with Student Loans? Check the interest rate you're paying – you could restructure that debt and save substantially over the long term. That 0% interest credit card you got 2 years ago? It's very likely a whopping 25% (or more) interest rate. And with interest rates rising, that rate is certain to increase. Credit cards, auto loans and signature loans are a high-rate expense you cannot afford. Consider a cash-out refinance to pay off your long-term debt. Mortgage rates are still at historical lows, and the interest is deductible, whereas credit cards, autos and personal loans are not. You can literally save thousands per month in your cash flow and expenses by refinancing.

Summer is coming – and, a few simple steps taken today can help ensure extra funds for those summer activities ahead!



*Patty Jenab is a 27-year veteran of the mortgage industry; she is the Sales Manager/Sr. Loan Officer at Diversified Capital Funding in La Quinta. She can be reached at (760) 300-4145, ext. 5217, or via email at [pjenab@divcap.net](mailto:pjenab@divcap.net).*





# Active Release Techniques: The Modality for Pain Relief and Improved Sports Performance

By: Michael Butler, Kinetix Health & Performance Center

Picture being on the 8th hole playing your favorite desert course on a warm sunny day with your friends, when all of a sudden you get a sharp pain in your back from trying to sink an 18-foot putt.

Holding your back in obvious pain, you can't move. You call your doctor, who prescribes some medicine and tells you to rest for a few days. After a couple of weeks, the pain is resolved and you go back to the range to hit some balls. After 15 minutes, the pain is back and now you can't straighten up. You are now very frustrated! You make another appointment with your doctor. He takes x-rays, gives you more medicine and says that there is nothing showing up on the tests. What do you do now?



This is too common of a problem in the United States. There is a solution that has

become very popular over the past 10 years, but has been around for 25 years. It's called Active Release Techniques (ART).

Active Release is a patented, state-of-the-art soft tissue movement system invented that treats problems involving muscles, tendons, ligaments, nerves and fascia. Conditions like sciatica, carpal tunnel syndrome, tendonitis, rotator cuff problems, headaches and TMJ just to mention a few can be resolved quickly and permanently with ART. All of these conditions have something in common: overused muscles.

Every treatment consists of evaluating and then treating tissue texture, tightness and movement by the use of the practitioner's hands. Certified practitioners are educated on how to locate and then feel different tissues' textures, how movement is affected, and how range of motion is restricted, which eventually leads to weakness and dysfunction.

From a sports performance perspective, it's a huge advantage to have someone on site that can provide this service. An ART practitioner can perform a few moves on a player's injury during a game using the patented technique, and within minutes, the player is able to resume his career.



Michael Butler is co-owner and Director of Sports Performance at Kinetix Health & Performance Center. He has been awarded the prestigious "Pillar of the Community" award by the City of La Quinta, and holds many nationally-recognized certifications in the health and wellness fields. You may contact Michael at (760) 200-1719 or go to [KinetixCenter.com](http://KinetixCenter.com).

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## Using Your Own Blood to Heal Knee Pain

*By: Dr. Naota Hoshimoto,  
Desert Medical Care*

Have you ever experienced knee pain even once in your life? Most people suffer this ailment at some point. If left untreated, it can lead to further complications on the knees.

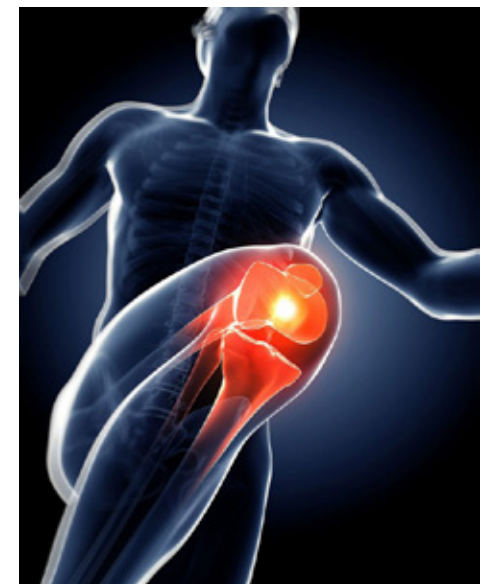
The good news is, there is an effective treatment for it which is known as the Plasma Rich Protein (PRP). The healing mechanism of this procedure makes use of the natural ability of the blood to renew damaged muscles and other integral parts of the human system.

You might be asking if this can replace the standard practice of doctors in treating knee pain. Although it is yet to be considered as a standard practice, there are already a number of people who intend to have the platelet rich plasma treatment.

Once the doctor injects the PRP to the affected area, you will be able to feel the difference almost instantly. There will be reduced pain in the area and increased joint function is expected. The best thing of it is the slowing of damage to the cartilage.

This kind of treatment for knee pain is rather simple. The blood plasma that would be injected into the patient comes from them. It will just be subjected to higher concentration platelets through the use of plasma. This is the main reason why the blood is known to have the ability to heal the body.

What is plasma? Plasma is simply a liquid composition of the blood. This serves as a way of transportation for the white and red blood cells of the body. It is a colorless liquid. It may also contain different proteins, nutrients and glucose.



The platelet, on the other hand, is another composition of the blood. It doesn't have the capacity to heal the body alone, which is why it needs other components. The main role of the plasma is to form a clot to stop excessive bleeding.

Taking aspirin and other pain relievers for knee pain is only for temporary relief. If taken for a longer period of time, it can be a potential danger to your health. PRP on the other hand is very safe because there is no chemicals to take in order to carry out the treatment.

Another advantage of this is that you don't need to undergo surgery. Alleviating knee pain using this platelet-rich plasma therapy is a new way of beating knee pain to live life to the fullest again.



*If you are interested in stem cell therapy, providers at Desert Medical Care in La Quinta are providing free consultations.*

*Dr. Naota Hashimoto*

*and Dr. Bohdan Olesnicky have also written a book about stem cells which is available on Amazon (get your free copy with consultation). Call (760) 777-8377 to set up your consultation.*

# Use Your Life Insurance to Pay for Senior Care

*Marv Law, HealthBridge Insurance Solutions*



The costs of long term care are increasing every year, but most families do not understand what they will be confronting when it is their time to start paying for care. Too many people wait until they are in the midst of a crisis situation before they start trying to figure out how the world of long term care works. Long term care is a very expensive proposition. Families can go broke trying to provide for a loved one.

New approaches to fund long term care must be encouraged, and converting life insurance policies into a Long-Term Care Benefit Plan is an option that has grown into a mainstream and accepted financial solution.

A life insurance policy can be used to pay for long term care. How? Instead of allowing a policy to lapse or be surrendered; the owner of the policy can convert the policy into a Long Term Care Benefit Plan. This option extends the time a person would remain private pay and delays their entry onto Medicaid. This option is also a qualified spend down to bridge the time while waiting for aide and attendance approval or the monthly benefits from both can be combined.

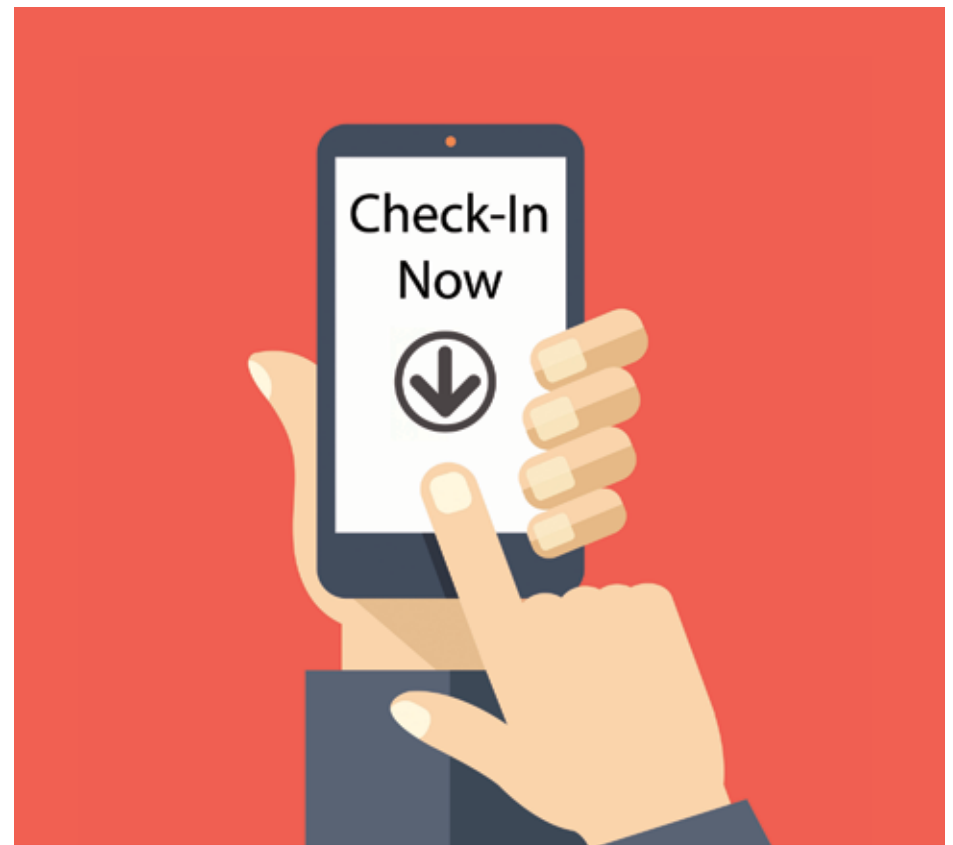
For many seniors, they either cannot afford to pay the premiums, or they plan to lapse or surrender their policies to qualify for Medicaid. What they don't realize is that they have the legal right to convert their policies into a Long Term Care Benefit Plan and are able to immediately direct payments to cover their senior housing and long term care costs. Converting a policy allows the senior to remain private pay – meaning they are not reliant on public assistance and can choose the form of long-term care that *they* want: Homecare, Assisted Living and Skilled Nursing, Hospice or Memory Care.

The Long Term Care Benefit Plan is an accepted form of payment with any provider of senior care in the United States. This funding option has been covered in the *New York Times*, the *Wall Street Journal*, *USA Today*, *Fox Business News*, and on radio programs across the country. Because it is a consumer protection and saves tax payers' money, it has been endorsed by numerous consumer and advocacy groups as well as political leaders across the country.

At a time when seniors and their families are struggling with how to afford the high costs of senior care, and state budgets are looking for ways to save money, converting a life insurance policy to pay for long term care instead of abandoning it for nothing in return makes much more sense.



For more information contact Marv Law, CLTC, at HealthBridge Insurance Solutions, (760) 345-4705. Email Marv at [marvlaw@HealthBridgeInsurance.com](mailto:marvlaw@HealthBridgeInsurance.com) or on the web at [HealthBridgeInsurance.com](http://HealthBridgeInsurance.com). CA License #0D69107.



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# The Importance of Hiring Only Registered Home Care Aides

*Submitted by:  
Golden Age Companions*



caregivers will continue to pose as qualified – based on that time they lived with grandma, helped her with her pills, and kept her company.

Professional, registered home care aides are trained in a variety of services including helping with mobility, home safety, companionship, meals, household chores, memory care, post-surgical care, stroke rehabilitation, and more. There are home care aides who assist new mothers, too, because the need for care is not limited to elders.

If you broke both wrists skiing, you could use a home care aide. Ask yourself, if you were going to hire a stranger to come into your home, wouldn't you prefer someone who had been background checked, insured, trained, and who has everything to lose by not providing the highest quality service? Of course, you will pay more for professional service, but in a nearly every case, it will be worth it. More importantly, the industry itself will continue to perform at its highest standard.

*Golden Age Companions is licensed under The California Department of Social Services Home Care Division. For more information, call (866) 668-6800.*

Individuals who provide in-home care and companion services do not need to appear on the State of California Home Care Aide Registry unless they are employed by an agency that provides homecare services. By law, licensed care providers are allowed to hire only registered aides. Furthermore, they must report any incident that would render an aide ineligible. They must be insured, and provide training. These steps elevate the standards of home care and help prevent elder abuse.

Families who privately hire non-registered aides for their loved ones are taking a risk – and placing others at risk as well. Here's how:

A person seeks a job as a caregiver and places an ad in the paper or online. Their credentials are a warm smile and they claim, "I've cared for elders my whole life." After hiring, inadequacies are revealed, or worse, there is gross negligence – and not always by the caregiver, but by a partner. Not wishing to suffer any repercussions, the worker is quietly let go, and the quality-of-service issues go unreported. The next employer suffers the same consequences. And the cycle continues.

To maintain the highest standards of care, any person hired to perform in-home care duties should appear on the Home Care Aide Registry. And until all private employers diligently report negligence, these untrained, unscreened, unsupervised, uninsured

# Top Questions to Ask When Looking for In-Home Care for a Loved One

*By: Steve Bona, Vitalitas Home Care Referral Agency*

Finding the right in-home care provider for a spouse or loved one can be difficult. After all, the care provider you select may often work unsupervised supporting someone you dearly love.

How do you know what to ask and where to look? Rather than doing all the work yourself, a home care referral agency can do the heavy lifting for you. Prior to referring in-home care providers for your consideration, reputable agencies will have conducted comprehensive interviews and performed background checks, as well as verified work history, certifications and registrations. Thus, a home care referral agency can provide consumers with greater peace of mind and security versus sourcing and hiring a domestic worker on their own.



If you choose to contact a home care referral agency, here are some questions you should ask:

- **What are the established criteria for an in-home care provider's inclusion on the agency's registry?** A guideline for a professional care attendant is two or more years of related professional experience, current certifications and/or registration on the California Home Care Aide Registry. Typically, agencies committed to quality service will only refer experienced care attendants, but you should always ask and not assume they adhere to a specific standard.
- **What processes are in place to ensure clients' interests and safety are heeded?** Find out if they have an established process to evaluate candidates, as well as to verify professional experience, training and work authorization. Do they perform a criminal background check and driving record examination? Also, consider the certifications and/or registrations necessary to deliver the needed care.
- **How does the agency assess the client's needs and preferences so that only those in-home care professionals best suited to provide support are referred?** Be sure the agency invests sufficient time to understand your situation and, if possible, can refer two or more candidates for your consideration.

Also known as a domestic referral agency, a home care referral agency represents the "consumer-directed care model" and operates under California Civil Codes 1812.500-1812.5905. Home care referral agencies must adhere to a number of state and federal regulations.

The agency's goal should be to understand your needs and match them with an appropriate, qualified professional care attendant. As a consumer, understanding your options and knowing when you are talking to a reliable resource can save you time and provide you and your loved one much deserved peace of mind.

*Learn more at the Vitalitas Home Care Referral Agency website, [VitalitasHCA.com](http://VitalitasHCA.com), or call (760) 407-6505. Steve Bona is President of Vitalitas Home Care Referral Agency, which serves the Coachella Valley. He recently joined the Aging Community Team's (ACT I) Board of Directors and serves on the Home Care Committee of the California Coalition of Domestic Referral Agencies.*

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## Eliminate Your Mortgage Payment With a Reverse Mortgage

*By: Clay Behm, Retirement Funding Solutions*



Many age 62+ homeowners are retiring with mortgage debt. According to the Consumer Financial Protection Bureau, 68 percent of retired boomers have an existing mortgage, and report that making mortgage payments in addition to other monthly expenses is a hardship.

Stop for a moment and think how life would be better if you didn't have a monthly mortgage payment. The use of this cash could contribute in many ways to enhancing your overall financial wellbeing and your satisfaction with life.

A Home Equity Conversion Mortgage, known as a reverse mortgage, can replace a traditional mortgage with the benefit that no monthly payment is required while the borrower remains in the home. The borrower remains responsible for payment of property taxes, insurance, the costs of home maintenance, and any HOA fees.

Borrowers who do not need all the available proceeds from the reverse to replace their existing mortgage can have the remainder in a line of credit. The unused line of credit grows, offering the borrower additional future funds. This line of credit cannot be frozen, reduced or cancelled, and can be a type of "longevity insurance" that helps minimize the risk of running out of money in your later years.

There is much to consider when planning a great retirement. For many, the equity in their home represents more than half of their net worth and makes it an asset that should not be overlooked.

Contact Clay Behm at (760) 501-1279 or [cbehm@rfslend.com](mailto:cbehm@rfslend.com). Synergy One Lending Inc. d/b/a Retirement Funding Solutions, NMLS 1025894 is located at 3131 Camino Del Rio N 190, San Diego. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act - California License 4131356. These materials are not from, and were not approved by, HUD or FHA. NMLS # 582971

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## Prepping for a Home Sale or Purchase

*By: Jeff Fishbein, Coldwell Banker Residential Brokerage*

Spring has sprung, which means the fulltime housing market is starting to bloom. Even as the Snowbird market slows down, each year, roughly 40 percent of the full time resident's real estate transactions occur between the months of May and August.

With interest rates and home prices starting to rise, if you're feeling inspired to buy or sell a home soon, make sure you're prepared. Use these checklists to catch anything you may have missed.

### **When You're Ready to Buy a Home**

Purchasing a house is one of the biggest transactions you'll ever make. Whether it's your first time or the fifth, tackle the following prep work:

**Calculate what you can afford.** Use a home affordability calculator to make sure you're ready for the mortgage payments.

**Check your credit score.** Fix any inaccuracies you discover ASAP. Errors can impact your ability to get a good interest rate.

**Save up for a down payment.** Most lenders require 5 to 20 percent, and larger down payments can lower the amount you pay each month.

### **Be ready for additional closing costs.**

Plan to have approximately 4 percent of the home's purchase price on hand to cover taxes, fees and other necessary charges.

**Re-evaluate your insurance coverage and update all of your policies.** This includes life and car insurance.

### **When It's Time to Sell**

Putting your home on the market is a process that can take months. Before you do, complete this home seller to-do list:

**Declutter, clean and get your home ready to show.** You only have one chance to make a first impression.

**Take inventory of what needs to be fixed.** Make a schedule to complete any updates, such as roof work, new paint or landscaping.

**Decide on an appropriate selling price.** Pulling comps in your area can give you a better idea of your home's value.

*Jeff Fishbein is a real estate consultant with the desert's leading Coldwell Banker Residential Brokerage. Jeff has an extensive sales and negotiating background and has tremendous success in helping home sellers and buyers come together. Jeff can be reached at (760) 984-4145 or by email at [jeff.fishbein@camoves.com](mailto:jeff.fishbein@camoves.com).*

## So You Want to Have an Estate Sale?

*By: Ted Zepeda, Retro Etcetera*

If you're considering having an estate sale, consider a quote from the film *Terms of Endearment*: "As hard as you think it's going to be, you'll wish it were that easy." Planning an estate sale is hard work, but is not brain surgery.

### **7 Tips if You Decide to Organize it Yourself:**

1. Make sure you're setting aside at least a solid week (or two) to prepare.
2. Place an ad on Craigslist on Facebook and other social media.
3. Get some help. One person should be in charge of the money and someone else dedicated to the customers.
4. Contact your local city hall (and/or your HOA) to make sure you have all needed permits, and understand your community's policies on posting signage, causing traffic congestion, or hours allowed to have a sale.
5. Clean everything you plan to sell and price it clearly. Arrange your sale items attractively and logically (i.e., tools in the garage, clothing near the closets, and set everything out so you can see it easily).
6. Put all the things you do not want to sell in a separate room from the estate sale and lock the door.
7. Arrange for a nonprofit to pick up any items that don't sell. Or prepare to take it to your local church or homeless shelter. In a pinch, throw it away.



### **7 Tips if You Decide to Hire a Professional:**

1. Hiring an estate liquidator means you are entering into an agreement which will allow the company to sell the contents inside the home.
2. Decide on what you will keep early. If you sign an estate sale contract with a professional company, you cannot decide to remove items later.
3. Don't throw stuff away until your professional has seen it. What you find to be trash may very well be someone else's treasure.
4. Your professional will tell you what cannot sell due to damage, liability or what might be illegal in your community.
5. The estate sale company you hire should handle all advertising, staffing, inventory, organizing, cleaning and accounting.
6. Get a detailed accounting of what was sold and for how much from your sale.
7. Once you've contracted with a professional estate liquidator, trust their professionalism and let them do their job.

*For information and a free consultation, contact Ted or Eric Zepeda at Retro Etcetera, 1059 N. Palm Canyon Drive in Palm Springs; go to [RetroEtcetera.com](http://RetroEtcetera.com) or call (760) 668-2981.*



## Grilling Season is Here!

*By: Betty Berrysmith, Jules Market*

The season has winded down for another year – the car carriers are loading up the last Teslas, Bentleys and Porches, and traffic has slowed to a lovely crawl down the major thoroughfares. It's time for the rest of us to gear up for the warm(er) weather and shift to rising early to beat the heat.

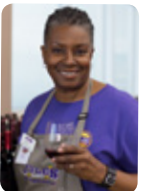
I love to grill, so when it's too hot outside, I prep my meal items for what I call "sunrise grilling specials." When you are pulled from your dreams by the aromas of, let's see – Ginger-glazed Chicken or Rosemary Pork Loin – that would be my grill working at 6 a.m.

Other sunrise specials include grilling salad greens such as Romaine quarters, radicchio or kale brushed with a little olive oil char beautifully. Combined with fresh shaved pecorino, grilled corn cut off the cob, heirloom tomatoes, salt, fresh ground pepper and a drizzle of extra virgin olive oil – delish! Wine paring can be whatever you like to drink – from white, red sparkling or a rose.

An IPA beer pairs well, and I've even heard that a splash of it on the salad will brighten it right up. I always grill my proteins. Here again, extra virgin olive oil, salt and pepper are the basics with fresh herbs and an acid (wine, beer, citrus juice or vinegar) turn my chicken, steaks, pork, shrimp and, yes, even tofu, into great salad toppings, tacos or even toppings for rice or pasta.

Grilled vegetables can go right into a morning frittata – zucchini and other squash, sweet or green onion, bell peppers, assorted mushrooms, asparagus, or really any vegetable you can think of.

End your sunrise grilling specials with fruits on the grill – stone fruits, melons, strawberries and even cake! Add a little honey drizzle, gelato, sherbet or frozen yogurt and you have a great dessert special. Grilled fruit can also be added to your salads. Drink a sparkling wine or light pale ale to bring out the flavors in your grilled desserts.



*For all your summer grilling food needs, stop by Jules Market in La Quinta. You can also select wines or beers to complement your own sunrise grilling specials. Betty Berrysmith is a Wine Specialist for Jules Market. For more information, call (760) 698-5314 or go to [JulesMarket.com](http://JulesMarket.com). Jules Market is located at 78-130 Calle Tampico in La Quinta.*

## Unique Ways to Grill This Memorial Day Weekend

*Courtesy of: Epicurious*

Is it hot in here, or is it me? The days are getting longer, the sleeves are getting shorter, and the hot is getting, well, hotter. The calendar says summer doesn't start until June 20, but we say summer starts the first weekend you fire up your grill for Memorial Day weekend. Quickly review what we learned from last year about cooking over flames outside, and get ready for a long weekend of charred and crispy foods. And for those about to grill, we salute you.

### **Friday Dinner: Grilled Salad**

You've got a lot of heavy eating ahead of you, so start your weekend with something light. But that doesn't mean eating something lame like plain carrot sticks. Take your toast and give it a char on the grill. Give sweet peppers and punchy red onions a char on the grill and add to your favorite salad.



### **Saturday Breakfast: French Toast**

Bet you didn't know you could grill your breakfast. Just two minutes a side turns the traditionally fried French toast into a caramelized work of art.

### **Saturday Dinner: Grilled Chicken Tacos**

Hope you're ready to become besties with your grill again. Give your chicken a nice char before slicing it up for tacos with sweet grilled onions.

Add a few squeezes of lime and slice up some spicy radishes.

### **Sunday Brunch:**

#### **Poached Eggs on Toast**

Sharp flavors from the grill go best with something creamy and fatty, like buttered toast and poached eggs. Grill your favorite protein such as bacon, sausage or ham and add a kick to your breakfast.



### **Sunday Dinner: Korean Steak Bowls**

You've never seen steak night look like this. Build a rich marinade in the morning (with some pear juice, an underrated ingredient that's traditional in Korean cooking) and sear the short ribs and rib eyes for serving over farro and quinoa.

### **Monday Breakfast:**

#### **Strawberry Pancakes & Grilled Fruit**

What could be more a more festive start to the day than a plate of strawberry pancakes? Top this stack of buttery goodness with roasted strawberries, and if you really want to make it special, some whipped cream or grilled peaches. This should hold you over throughout an afternoon of all-American backyard parties and celebrations.

It's Memorial Day—time to go crazy with this hot sauce-loaded, cheese-oozing, face-melting meat sandwich. Make a sauce with lettuce, ketchup, Tabasco, and a little bourbon to make it certifiably insane. Serve alongside a pickle-y potato salad and a classic slaw.

*For Memorial Day recipe ideas, go to [Epicurious.com](http://Epicurious.com). (Photo credits: Epicurious.com)*



# Little Known Facts About Coffee

By: Kerry Anderson, SIP Coffee House & Juice Bar



Coffee is one of the most popular beverages on the planet. But despite its popularity, most people don't know very much about what they're drinking every morning.

These sugary lumps of coffee knowledge will sweeten your morning cup.

## 1. Mocha was originally the name of a Yemen Port.

The city of Mocha was the first port to spread coffee beans to the rest of the world. It's said that the Yemeni beans had a chocolate quality to them, a characteristic that now leads chocolatey drinks to be labeled mocha.

## 2. Coffee plants require huge amounts of water.

People always talk about how water-wasteful beef production is, but according to FoodBev.com, that pound of beef requires 1,800 gallons of water, while a pound of coffee requires 2,500 gallons.

## 3. Coffee beans can vary in color.

They start green, and as they ripen, turn either yellow, orange or red, depending on variety.

## 4. A coffee plant can live up to 200 years.

When they're sprouting, the top of the plant looks like an adorable little seed, which eventually grows into a bushy plant that can live for two centuries.

## 5. Coffee beans pooped out by cats are a real thing.

The Asian palm civet is a cat known to eat coffee cherries in the wild, which are fermented in their digestive tract and pooped out whole. It supposedly gives the beans an incredible flavor, but the limited availability makes them extremely expensive. If that wasn't enough for you, there's also a reserve in Thailand doing the same thing with elephants and calling it black ivory coffee.

## 6. Coffee actually has more flavors than wine.

Some sources put the number of coffee aromatic characteristics as high as 1,500, compared to the 200 found in wine.

## 7. Espresso doesn't mean fast.

The term derives from the Latin verb meaning "to press out." Also, don't pronounce it with an "x" unless you want to seriously enrage a coffee snob.

## 8. Espresso has less caffeine than brewed coffee.

An 8 oz. cup of coffee has approximately 2.3 times as much caffeine as a 1 oz. shot of espresso. Espresso does have higher caffeine by volume, but the smaller serving size means you're getting much less of a buzz.



Kerry Anderson is the owner of SIP Coffee House & Juice Bar, located at 44100 Jefferson Street in Indio. For more information, call (760) 200-9474.



44-100 Jefferson Street, #302, Indio • 760-200-9474  
(Corner of Fred Waring & Jefferson)

### Panini's & Sandwiches

All Panini's & Flatbread Sandwiches come with choice of Chips or Small Fruit Cup and a Pickle Add Avocado \$1.00

**The Ruben Panini \$7.95**  
Pastrami, Sauerkraut, Swiss Cheese, Thousand Island grilled on Panini Bread

**Cal-Nini \$7.95**  
Deli Ham & Turkey, Swiss Cheese, Mayo & Pesto, topped with Spinach, Avocado & Tomato. Grilled to perfection!

**Turkey Time Panini \$7.95**  
Sliced Turkey, Provolone Cheese & Cranberry Cream Cheese Grilled on Panini Bread

**Grilled Cheese Panini \$5.50**  
Cheddar & Swiss Melted on Panini Bread

**Grilled Chicken, Roasted Pepper & Arugula Sandwich \$8.95**  
Grilled & Seasoned Chicken breast topped with fresh Arugula & Roasted Peppers and pesto on Flat Bread

**Bacon, Avocado & Roasted Tomato Sandwich \$7.95**  
Pecanwood Bacon, Avocado, Chipotle Mayo & Roasted Sevilla Tomatoes on Flatbread

**Pastrami Breakfast Sandwich \$7.95**  
Egg, Pastrami & Provolone Cheese Served on Warm Flatbread

**Roasted Turkey, Feta & Egg White Sandwich \$7.95**  
Toasted Turkey, Egg Whites, Tomato & Feta Cheese Served on Warm Flatbread

**Flatbread Sandwich \$5.50**  
Fresh Scrambled Egg served on Flatbread with Spinach, Tomato & choice of Cheese

### Quesadillas, Burritos & Bowls

**Chipotle Crab & Avocado Quesadilla \$9.95**  
Real Crab, Chipotle Mayo, Avocado & Cheddar Cheese Grilled on a Flour Tortilla

**Ham, Brie & Spinach Quesadilla \$8.95**  
Deli Ham, Spinach, Brie Cheese & Honey Mustard Grilled on a Flour Tortilla

**Breakfast Burrito \$5.50**  
Fresh Cracked Scrambled Egg, Choice of Bacon or Ham, Onion, Shredded Jack & Cheddar, Mild Chilies. Grilled & Served with Salsa

**Breakfast Quesadilla \$5.95**  
Two Fresh Cracked Scrambled Eggs, Onion, Shredded Jack & Cheddar, Mild Chilies. Grilled & Served with Salsa & Sour Cream

**Breakfast Bowl \$4.95**  
Two Fresh Eggs Scrambled with Shredded Jack & Cheddar, Onion & Spinach. Topped with Fresh Tomato & Avocado and drizzled with Basil Pesto. Add Bacon, Ham, or Turkey \$1.00

### Bagels & Croissants & Oatmeal

**Egg & Cheddar Bagel \$4.75**  
Your choice of Toasted Bagel, Topped with sliced Cheddar Cheese & Fresh Scrambled Egg

**Bagel & Cream Cheese \$3.50**  
Your choice of Toasted bagel topped with Fluffy Cream Cheese

**Avocado & Tomato Bagel \$5.25**  
Your choice of Toasted bagel with Fluffy Cream Cheese, fresh sliced tomato & Avocado. Served Open Faced

**Ham & Cheese Croissant \$4.50**  
Deli Ham & choice of Swiss or Havarti Cheese. Served on a Buttery Croissant

**Croissant Breakfast Sandwich \$6.25**  
Choice of Bacon or Ham, Fresh Scrambled Egg, Swiss, Havarti or Cheddar Cheese served on a Buttery Croissant

**Loaded Oatmeal \$4.50**  
Creamy Oatmeal topped with Brown Sugar, Chia Seeds, Bananas, Fresh Berries, Walnuts, & Craisins

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## The Greatest Train Journey in the World

*By: Charles Greenberg, Your Travel Agency*

The Trans-Siberian Railway is more than just a train ride, it is a –

- Journey into the psyche of modern Russia;
- Triumph of engineering, a movable feast;
- Chance to see, perhaps, the most mysterious nation on earth.

Crossing seven time zones, between Moscow and Vladivostok, the 5,772-mile train track blazes a trail through some of the bleakest and most beautiful landscapes you'll find.

The Trans-Siberian Railway is the longest railway in the world. It was built between 1891 and 1916 to connect Moscow with the far east city of Vladivostok. En route it passes through the cities of Perm, Yekaterinburg, Omsk, Novosibirsk, Krasnoyarsk, Irkutsk, Chita and Khabarovsk.

The Trans-Siberian Railway helped shape the Russia we know today, though its influence can be felt much further, like in Japan, China and Europe.

In an era of low-cost air fares, this, the world's longest railway continues to exert a hold over travelers. It still tops bucket lists and pulls in the tourists. It also remains a lifeline for millions of Russians.

Winston Churchill famously described Russia as “a riddle wrapped in a mystery inside an enigma” – words that still, perhaps, ring true today.

A journey aboard the Trans-Siberian won't necessarily solve that riddle, but it will certainly help make sense of this furtive nation. Welcome aboard!



*Charles Greenberg, owner of Your Travel Agency, is an ocean and river cruising expert. Your Travel Agency is affiliated with Travel Planners International and Ensemble Travel, and has long-term relationships with all major ocean-going and river cruise lines. For more information*

*or to receive his newsletter, call (760) 772 5888 or email [greenbergcharlie@gmail.com](mailto:greenbergcharlie@gmail.com).*





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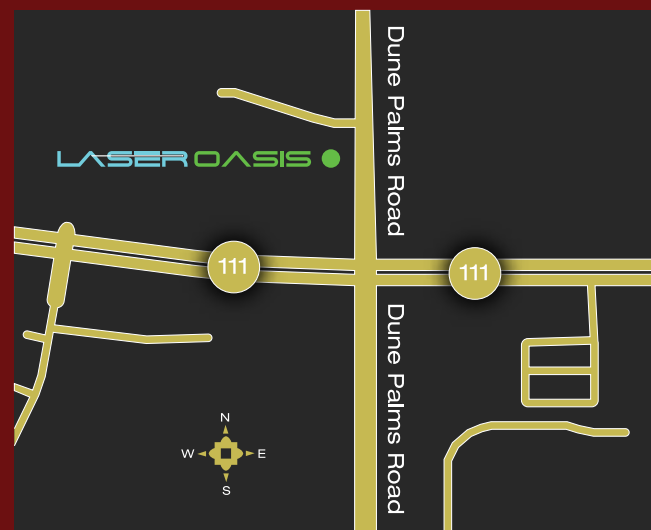
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