Bank of Hope Gives CSUN $20,000 to Support Its Tax Preparation Program for Low-Income Families

Bank of Hope, located in Northridge, has given California State University, Northridge $20,000 to help expand the university’s income tax preparation assistance program for low-income families and individuals.

The money will support the operations of CSUN’s Volunteer Income Tax Assistance (VITA) Clinic during the 2018 tax season.

“This gift allows us to serve additional sites in the San Fernando Valley, including one in North Hollywood, where we have hadn’t been before,” said accounting professor Rafi Efrat, director of the CSUN VITA Clinic and Bookstein Low Income Taxpayer Clinic. “We’re also hoping to utilize some of the funding to enable us to serve a broader audience in the community.

Friends of Oakridge Launches Fundraising Campaign

Construction of the Oakridge Estate Park is underway and “Friends” is launching its first fundraising campaign. The goal is to replace the three significant oak trees original to the front and rear of the residence with three substantial California live oaks. The original trees died as a result of disease and lack of water.

Plans also call for an irrigation system and replacement of the shrubbery and groundcover surrounding the home.

Recreating the ambiance at Oakridge will allow Friends to host major events at the property for the enjoyment and enrichment of the entire community.

The mission of Friends of Oakridge is to raise funds for the rehabilitation of the Stanswyck/Oakie house and grounds in partnership with the Los Angeles Department of Recreation and Parks.

The goal is to raise $20,000.

Unfortunately, there are no City funds available for the renovation of the residence and the grounds immediately surrounding it.

To help, you can send your tax deductible contribution (Federal Tax ID #45-1626582) to Friends of Oakridge, P.O. Box 3973, Chatsworth, CA 91311, or online at www.theoakridgeestate.com.

Community Advocate Don Larson to Receive “The Impact-Maker to Watch” Award for 2018

By Chris Sales

More than a dozen city advocates and volunteers, including our own Don Larson, will be receiving The Impact-Maker to Watch Award for 2018 at Los Angeles City Hall on January 16th. This recognition is the result of Don’s nomination by Supervisor Kathryn Barger for this year’s honoring. The City Impact Lab, in partnership with Project Restore, is hosting L.A.’s annual impact recognition event. The event brings together prominent civic leaders to honor community leaders and stakeholders dedicated to organizing and activating within their communities. This annual event is an opportunity to build connections, promote awareness, and honor the impact-makers of our city.

The Impact-Maker to Watch award is an annual distinction for those who are doing foundational work to make a positive impact in Los Angeles and who will continue to do so throughout the coming year. Honorees are designated by L.A. leaders, including members of the L.A. City Council. Honorees

Continued on page 4

Coming Soon....

North Valley Community Resources Guide

The Northridge Chamber of Commerce 2018 Community Resources Guide will be available in a few weeks and can be picked up at the Chamber of Commerce, located at 18860 Nordhoff Street, Suite 203, in Northridge.

Inside the guide you will find at-a-glance useful phone numbers, places of interest in the north valley to visit in your leisure time, a community events calendar for 2018, and much more.

It is advised that you call the chamber at (818) 349-5676 before coming to pick up a guide, since staff is often out of the office meeting with chamber members. There is no cost for the guide and you may have multiple copies.
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On The “Lighter” Side

I Can Hear You Now …

But I Have a Headache!

By Barry Pascal, Pharm.D.

Humorist, Satirist, and All-Around Nice Guy

Our young 21st Century has had many serious problems as well as numerous innovations crop up in its almost two decades of existence. We have observed or been involved in several shooting wars, watched many political uprisings, and spent millions, if not billions, of dollars trying to stop future conflicts, including the war on terrorism. We were attacked on 9-11 and we attacked the Global Climate Crisis. North Korea conducted its first nuclear test, then many more nuclear tests, and is now our nuclear nightmare. The Vatican had a truffle ... a pope passed away, another resigned, and then they elected a new one. We countered by electing the son of a former-president president, our country’s first African-American president, and now a non-president president. However, we were finally able to elect a Congress that did what they said they were going to do ...nothing.

So only that the solar system now contains only eight planets after Pluto was downgraded to a dwarf (by astronomers, not by Disney) and the first tourist to outer space paid $19m for a coach class ticket. CDs replaced cassette tapes and the DVD replaced the VCR. There have been financial crises, massive oil spills, nuclear power plant disasters, and drugs in sports (not just in the stands but now on the field). We have had wildfires, hurricanes, earthquakes, flu pandemics, and Bitcoin (a mysterious Internet currency you can’t use for anything).

In addition, there were kinds of revolutions — the Internet, the World Wide Web, Social Networking, Social Media, and gluten-free.

However, the most significant change affecting me right now is the cell phone. We have FLIP phones, smartphone, and the smartest phones. And therein lies the problem. I am not sure whether or not I should invest in a new phone or buy a new car, since they may soon be around the same price.

My two-year-old cell phone, the Wham-Bang Obsolete II, was either getting tired or just tired of me. I had to charge it all the time and when I would pick it up to use it, it would moan and at night ... it would groan. And most annoyingly, it would only allow me to talk to people it liked or had sexy voices.

So I decided to go out and get a very smart cell phone. Choosing a new cell phone is no longer an easy process. In the old days (a few years ago) I would have chosen a new phone or an android phone. But there must have been an Android sexual revolution recently because now there are too many Androids to choose from. If you get the wrong one, your family and friends will ask you why you made such a stupid decision and point out defects and disadvantages you thought were features.

I did all my research, and by the time I was through I was even more confused. Should I get a larger screen? How about the 18-MP or 20-MP rear camera? Not to mention external as well as internal memory? Every brand has its own proprietary name for new technologies, improvements, or features, not to mention all the confusing pricing plans. Comparing smart phones is an incomparable comparing process.

After months of indecision, I finally bit the bullet and bought a deluxe model Android ... the one with white wall tires, a 450hp engine, and power steering. It has power, speed, and pickup, as well as much better reception and super memory. It even has extra memory should it get any smarter. It synces with everything, including my bathroom sink. It is so advanced that I can watch movies before Hollywood even makes them. It is so fast that I can tell when someone is thinking about calling me. The sound is so loud that my neighbor next door has called several times asking if I rented out our house to a CSUN fraternity. I can pick up audio messages that are taped out so that I can read them instead of listening to them (a great feature when you are talking to your wife and you want to look at your messages at the same time). It is so cool that sometimes it rings, “Hey man ... are you hip to five ... pick up the dude on buzz number five.”

The installation went well ... until I got home. All my contacts, photos, and files were loaded into my new Star Trek communicator at the store. However, he loaded my contacts several times and for some reason, certain entries have been replicated 12 or 15 times. When I called to ask what had happened, “Are all your contacts duplicated?” In my case, 10 or 15 times is not exactly duplication ... it is more like breeding. He told me that it will get confusing for me to look up a phone number (as if I needed that advice) and that I should eliminate the duplicates.

I looked in the ‘App’ store and apparently this is not a unique problem because there are several Apps designed to deal with this issue. I am concerned about using an App for duplication when I have multiplication ... I am not sure what will happen. I would have a heart attack if I lost any of my valuable phone number collection!

The good news is that with all those extra phone numbers the phone does not weigh anymore than it did when I bought it. Looking on the brighter side, I have a great and powerful new smartphone and in two more upgrades I may have enough phone numbers to start my own Yellow Pages.

Barry Pascal, our former North Valley Honorary Mayor and former Honorary Sheriff, owned Northridge Pharmacy for 32 years and is now retired. He has written seven comedy books and wrote a humorous column for the California Pharmacists Association Journal as well as writing for the North Valley Community Connection. Barry carries his new phone everywhere except in the shower – he refuses to put it where it won’t get wet! © Barry Pascal January 2018
Alcohol-Impaired Driving is on the Rise; Here’s What We Can Do About It

By James Eberspacher
Division Director, National Center for DWI Courts

In 1988, Larry Mahoney drove his pickup truck down the wrong side of Kearsarge, hitting a church bus head on and killing 24 children and three adults. The incident, which became known as the Carrolton Bus Crash, remains the deadliest impaired-driving incident in American history. The crash received national media attention and resulted in a crackdown on impaired driving. Between 1915 and 2014, the number of annual alcohol-impaired driving fatalities decreased by 51%. But after nearly three decades in decline, the numbers are starting to rise.

A new report from the National Highway Traffic Safety Administration shows that in 2016, alcohol-impaired driving fatalities increased for the second year in a row to 10,497—the highest level since 2009. While the opioid epidemic has rightly received significant attention of late, impaired driving remains one of the single most serious threats to public safety—and it’s one that is entirely preventable. Progress has been made, but the rising number of fatalities shows more must be done.

December marks Impaired Driving Prevention Month, and there is no better time to explore solutions to this public safety issue. The National Center for DWI Courts (NCDC) and the Foundation for Advancing Alcohol Responsibility (FAAR) recently embarked for Advancing Alcohol Responsibility (FAAR) recently embarked on a nationwide Reform & Responsibility Tour to promote ways to immediately reduce impaired driving deaths. Here is what we recommend:

1. Screen and assess all driving while intoxicated (DWI) offenders. More robust clinical screening and assessment for DWI offenders allows them to be matched to the appropriate level of supervision and treatment, and research shows that the earlier this occurs, the greater the likelihood of success.

2. Expand and improve DWI courts. For over two decades, drug treatment courts in the US have proven that a combination of accountability and treatment can lead people into recovery, reduce crime, and save resources. DWI courts build on the success of the drug treatment court movement by focusing on repeat and/or high blood alcohol content (BAC) DWI offenders with substance use disorders. DWI court participants are under strict supervision: they have mandated home visits, continuous alcohol monitoring, and frequent appearances in court. They undergo rigorous, evidence-based individual treatment and participate in group therapy. They must pass frequent and random drug tests. In addition to all of this, they’re required to hold down a job, perform community service, or advance their education.

3. Increase evidence-based supervision technology. Used in conjunction with clinical assessment and appropriate treatment interventions that target individual needs.

Research on this combination of accountability and treatment shows that DWI courts are the most successful way to reduce impaired driving, decreasing recidivism by as much as 60%, all while saving taxpayers money: an incredible $3.19 is saved by society, for every $1 invested in a DWI court. Learn more at DWICourts.org.

Continued on page 12

Looking Forward

Another year has come and gone and Community Connection is entering its 15th year as your community information publication. As a reader, you know we don’t cover the news. What we try to do is provide you with interesting content about the community and information that affects your wellbeing.

A lot of work goes into producing this publication and we here at Community Connection want to be sure that what we are providing is of value to our readers. That’s where you come in. We need to hear from you about what you like, don’t like, and would like to see us include in the publication that we aren’t already providing. Please take a minute the next time you’re at your computer and email us at info.nvcc@aol.com and tell us what you think. Or, write us at Decision Publications, Northridge Chamber of Commerce, 18860 Nordhoff Street, Northridge, CA 91324.

On Another Note…

Over the years you have no doubt read articles in Community Connection about community volunteers who are impacting our neighborhoods and lives. One such person is Don Larson, who is featured on the cover of this issue. There are so many others, participating in local non-profit organizations, neighborhood councils, schools and religious organizations. There are so many that we never hear about… but you do. Please share them with us so we can tell their story of community engagement.

Lastly, I hope you will support our Northridge Chamber of Commerce advertisers who make this publication possible.

Wishing You a Happy and Healthy 2018

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JANUARY 2018 COMMUNITY CONNECTION PAGE 3
Bank of Hope

(Continued from page 1)

Kevin Kim, president and CEO of the Bank of Hope, said “We are delighted to have this opportunity to provide funding to assist individuals with their income tax reporting requirements, while at the same time providing students with a real-life tax compliance experience.”

Bank of Hope, formerly Wilshire Bank, has been providing financial services to the largest Korean-American community in the country for more than 36 years. Today, Bank of Hope serves a multiethnic population of customers through 64 full-service branches across nine states; eight Loan Production Offices add a presence in two additional states.

VITA has been offering free assistance with state and federal tax preparation to eligible low-income individuals and families for more than four decades. While there is a maximum gross income limit per tax return, it’s usually set by the IRS at $54,000, about the average income of a Los Angeles resident.

The program is staffed by IRA-certified student volunteers and will be available to taxpayers six days a week at CSUN’s campus and 11 additional locations across the Valley, beginning Jan. 23 and running through April 15. During that time, ad hoc locations also will be set up to serve veterans interested in receiving free tax preparation assistance.

A list of locations, dates and times can be found on the CSUN VITA website beginning in January 2018.
Steve Gerischer, proprietor of Larkspur Garden Design, will simplify the art of rose pruning and will share tips on keeping your roses flourishing at the next installment of California State University, Northridge’s CSUN-al Gardening series on Saturday, Jan. 13, 2018.

After a brief introduction to the “why,” “when” and “how” of rose pruning, workshop attendees will have the opportunity to put theory into practice when the class goes outdoors to prune a nearby rose bed.

“This class will be a little different from previous workshops we’ve held,” said Brenda Kanno, manager of the CSUN Botanic Garden, which hosts the CSUN-al Gardening series. “This is a young collection of roses, planted just two years ago, and their annual maintenance will have a slight-ly different focus.”

Participants in the class are encouraged to bring a brimmed hat, gloves and hand pruners so that they can practice their rose pruning technique. (Note: If heavy rain occurs, the program will be limited to the classroom portion of the workshop.)

A respected landscape designer, Gerischer regularly lectures on a variety of horticultural topics. He serves as president of the Southern California Horticultural Society and the Pacific Horticulture Society, and he teaches classes at the Los Angeles County Arboretum, Descanso Gardens and Fullerton Arboretum. He also puts in an occasional appearance on HGTV, most notably on “Landscaper’s Challenge.”

Registration for the free class is required. Email botanicgarden@csun.edu to request a space in the class, or for more information. Driving and parking instructions, as well as class meeting location, will be sent upon registration.

CSUN’s Botanic Garden is operated by the university’s Department of Biology and serves as a field site for botany, entomology, photography, painting and other classes. In addition to geographically themed plantings and a butterfly garden, the garden also features greenhouses where noteworthy botanical specimens are grown. The garden is open to the community. Visit the Botanic Garden website at www.csun.edu/botanicgarden/ for more information.
In Making Your New Year’s Resolution, Was it Realistically Obtainable?

By Steven Karbelnig
M.A., LMFT, CSAT, JD

Did you make any new year’s resolutions before the Times Square ball dropped in New York City signaling the start of 2018? Were they the same resolutions you made last year and the year before that? Did you tell and even convince yourself that this time you really mean it?

The end of the year can be a time of reflection and introspection. Many people realize that certain things are not working in their lives and they decide that it is time for a change. Another New Year’s resolution becomes an opportunity to initiate change or to start again. People become hopeful and determined to finally make meaningful changes in their lives once and for all. And if it’s a repeat of past resolutions, they tell themselves that this time they will definitely do it.

It is estimated that 88% of Americans make at least one resolution each year, most of which are focused on fitness and health such as to begin eating healthy, lose weight, to start exercising, to stop smoking, give up alcohol or reduce it, to stop or reduce their use of online pornography, to eat an affair and many other things. The gyms and health clubs are usually jammed with determined people right after New Year’s day. Grocers and restaurant workers notice healthier food choices being made. Personal trainers book new clients, diet programs and those to stop smoking see increases in their enrollment, and twelve step programs see an increase in attendance.

Unfortunately, many times these resolutions start to diminish or even end in the days and weeks ahead. In fact, about 80% of people do not keep their resolutions beyond mid-February. People lose their momentum, they get frustrated and disappointed especially if their lack of progress, they fall back into old habits.

Atwater Village. He specializes in working with relationship issues, problematic sex behaviors, infidelity, stress management, LGBTQ issues among others. He can be reached at (818) 623-7118 or visit www.CourageToExplore.com for more information.

There are many reasons why people fail to keep their resolutions. Often without realizing it, some people actually undermine their own attempts to change. Change can be difficult and overwhelming, causing people to deny the importance of their goals. It can be discouraging when results, such as weight loss or body changes do not occur quickly enough or at all. Addictive behaviors can be extremely difficult to stop on your own. However, do not despair since change is possible for those who are really motivated to really make a difference in their lives. And there are a few things you can try to help make that happen.

First, in making resolutions, choose realistic obtainable goals – and not too many otherwise you will become overwhelmed which could sabotage your efforts. Make a written plan that you can stick to and be specific on how to achieve your goals. If you’re not sure, ask or consult with someone for suggestions or recommendations. It is better to take small steps in the beginning than to try and take giant leaps forward. Expect to stumble and fall a few times and if so that’s okay. It’s not about perfection but overall progress. If you get discouraged, remind yourself of the importance your goals, review your plan, dust yourself off and keep going. And don’t be critical of yourself. Most people are just too hard on themselves and that’s probably you too! Ease up and cut yourself some slack and instead, congratulate yourself for even trying.

Second and very importantly, give it time. Change can be a steady process. Lots of patience and compassion with yourself is very important. And don’t forget to find a way to reward yourself with each milestone. Going “cold turkey” with something or being “too hardcore” is not the best way to make effective and long lasting changes.

Third, and also very important, be accountable to someone. Discuss your resolutions and determinations with a good friend or close family member. Tell them your goals and ask them for encouragement and help in keeping you on track. Let them know how you are doing. Call them when your pleased with your progress but also ask them when you are frustrated and tempted to quit so they can help encourage you. Keep a journal of your progress to help you recognize and reinforce what’s working and to help keep you from falling back into old habits.

While all these suggestions can be helpful, sometimes the challenges and needed changes are just to big or complex for you to figure out on your own. This is especially true if you or a loved one is struggling with addictive behaviors that they know they need to stop or they have tried to stop without success. Sometimes it’s overeating, drinking too much, using drugs including recreational use of marijuana, or spending too much time looking at online pornography, engaging in compulsive masturbation, being unfulfilled or even seeing prostitutes. Maybe your relationship is unful-filling, full of conflict, distant and lacking inti-macy. Many people find it helpful and life-changing to see a psychotherapist. The effort can be invaluable in working through difficult issues and learning ways to make meaningful and long-lasting changes in your life, especially changes you haven’t been able to resolve on your own. Consulting with a professional could be just what you need this year to really make a difference and to finally have a happy new year. Feel free to contact me for a free consultation.

Steven Karbelnig M.A., LMFT, CSAT, JD is a licensed Marriage and Family Therapist (LMFT #52511) and a Certified Sex Addiction Therapist (CSAT) in Sherman Oaks and Atwater Village. He specializes in working with individuals and couples, as well as individuals and partners/spouses struggling with relationship issues, problematic sex and porn issues and addiction, partner betrayal, infidelity, anger, stress manage-ment, LGBTQ issues and others. He can be reached at (818) 623-7118 or visit www.CourageToExplore.com for more infor-mation.

Steven Karbelnig
Exploding head syndrome was considered rare and happened to people in middle life. But the occurrences happen more often than previously thought.

By James Lanza, CPFI

Incredible. Unbelievable? Maybe it’s an urban myth. Maybe it’s an old “Ed Wood” movie, circa 1959. (You millennials will have to google that name). You baby boomers will have to ask how to “google”. Picture it. Ed Wood directing. A mad scientist develops a machine that can send a ray that will literally make the head explode. Or, a mad scientist creates an ear worm that can carry a tiny explosive on its back and will burrow into your head. Too scary. How about a frustrated, angry wife that screams at her low life, alcoholic and abusive husband so loud that his head just goes “pfft”. I like that one.

But it’s not a myth, a legend or a bad “B” movie. It’s real. It’s a real thing. And I have never told this to anyone before but I actually have this syndrome. I can freely admit it now because it’s in a science journal, and it has been researched and it has been diagnosed. For years I thought I was crazy, a lunatic or even special in a freaky kind of way. But it’s been happening to my whole life.

It goes like this…when you are lying in bed, ready to fall asleep and you’re just about to drift off, all of a sudden…BANG! You open your eyes and bolt upright because someone just fired a gun next to your head. You look around, frightened, waiting for the next shot. But there’s no one there. You’re alone (or next to your spouse, ext.), you sit for a moment trying to figure it all out. Now you’re wide awake, a little sweaty, a little scared. But you’re safe. Doesn’t happen often, maybe two times a year, maybe three times in two years. It’s infrequent. At least for me. I haven’t met anyone who has ever talked about it. Including myself. This is honestly the first time in my life. I had no idea. Until now.

Doctors have given it a name. “Exploding Head Syndrome”. It is a sleep disorder that researchers thought only occurred in adults. But now research has shown that about one in five college students experience this. About eighteen per cent and it has become one of the largest studies of its kind.

The study was done by researchers at Washington State University and published in the Journal of Sleep Research. Researchers studied 211 undergraduates because apparently they thought that this syndrome occurred in people over fifty years old. Exploding head syndrome was considered rare and happened to people in middle life. But the occurrences happen more often than previously thought. I think it’s because people don’t talk about it. Even to the doctors.

According to Brian Sharpless, a Washington State University assistant professor and director of the university psychology clinic, Exploding head syndrome is one of several conditions described as hypnopompic, or occurring in the transitional state between sleep and full wakefulness. Apparently the nerves in the brain mis-fire between the transition of alertness and sleep. Somewhat of a nervous hiccup. He compares it to a computer shutting down, with the brain’s motor, auditory and visual neurons turning off in stages. Once in a while, instead of shutting down properly, the auditory neurons fire all at once.

There’s no danger, no long lasting effect on the brain. Just some momentary stress. Maybe unclean sheets. Just kidding. It’s fine. It’s been happening to me for many years. Now that I know what it is, and that I’m not being abducted by aliens from “Plan 9 From Outer Space” I can sleep better.

Thanks for listening and have a healthy day!

James Lanza is certified by the National Academy of Sports Medicine and the International Sports Sciences Association. He has been in the fitness industry for over twenty years. James owns Lanza Fitness Personal Training, a premiere private training facility located at 7937 Mason Ave (corner of Lassen) in Chatsworth. His clients range from celebrities and athletes to housewives and retirees. James can be reached at his facility by calling 818-822-6127 or www.Lanzafitneses.com
Functional Training – Maximize your Results with Physical Therapy!

By Carla Kazimir PT

Do you work out on a regular basis but still feel you could be doing something better and more effective? There are many people who regularly go to a gym but continue to have aches and pains or continue to have difficulty performing activities of daily living. These individuals will continue to do a work out that perhaps they were given during orientation at the gym or they do the exercises that feel comfortable to them and they don’t seem to make any progress. Sometimes people even feel worse or sore after their routine.

Functional training can take the routine out of an exercise program and makes the work out more effective. It may be the solution for those with chronic issues involving pain, stiffness or weakness.

Functional Training should start with an evaluation by a physical therapist. Functional training involves talking about what things are difficult for you and what parts of the body are causing you problems. A physical therapist evaluates your strength, flexibility, balance and movement patterns. You customize a program that involves exercises that would improve functional tasks.

To be effective, your functional training should include a number of different elements that can be adapted to your needs and goals. Your program should be based on functional tasks directed towards everyday life activities. It should be tailored to what is meaningful to you. It should be specific to your state of health including the presence or history of injury. There should be a variety of exercises that work in multiple movement planes. It should be progressive so that the training increases in difficulty so that you see the progression of results.

Finally there should be feedback so that you know your movement patterns are correct. Historically physical therapy functional training has been incorporated into sports specific training and stroke rehab. Now, people realize that they can avoid injury and improve their functional performance if they incorporate functional training into their work outs.

Basic functional movements that are commonly in need of improvement involve lifting, reaching, sitting, getting out of bed, walking, getting out of a chair. Golfers, runners, dancers and tennis players often require functional training to improve their game or reduce pain.

It is a very personalized approach to exercise that offers meaningful results so the compliance is better. People like to see progress and they like to live better. Please contact North Valley Physical Therapy at 818-217-4868 if you would like to schedule an evaluation.

North Valley Physical Therapy is located at 11858 ½ Balboa Bl Grandada Hills, CA 91344. We are Medicare and Blue Shield providers and bill all private insurance.

Carla Kazimir PT. Carla has been a member of the American Physical Therapy Association for 30 years. She currently serves on the North Valley Chamber of Commerce Board of Directors and the Senior Service Business Council.

The Law Has Changed: Time to Update Your Trust

By Martha Patterson, Esq.

As I write this a New Tax Law has just been passed. After spending over 5 hours reading about the new law, the one thing I know is that like all laws whether or not you can benefit from any tax law is based upon your ability to find help in knowing how to make the law work best for YOU!

The estate tax exemption (the amount of money you can pass to your heirs without an estate tax), has doubled; but that provision will sunset in 2025, and no one knows what will happen then or when the Democrats are back in control. However, we do know that this new law has opportunities for people who take advantage of the new rules.

For those of you who are married and have a Trust older than 2013, you are overdue for an update. Trusts created prior to 2013 had provisions in them to save estate taxes that you most likely don’t need, and if you do have an estate over 4 million dollars you really should make sure that your Trust is up to date, so that you will save taxes.

For those of you with more modest estates who would not have to worry about estate taxes with the current exemption of 5.493 million dollars, you still need to make sure you have a Trust and it is up to date. You don’t want your loved ones to go to court for an expensive probate because you failed to plan.

Most importantly as we age, it is important that we plan for what happens when we don’t die. If you are unfortunate and end up with an enabling condition and need attention around the clock, you need a plan so you don’t run out of money before you die, so you don’t become a victim of Elder Abuse, and so your family is not forced to go to court to take over your financial affairs.

With all the changes in the law and in your life, it’s time for you to call an attorney who understands the new laws and knows what you need to do in 2018.

Martha Patterson, CELA™ is certified as an Elder Law Attorney by the National Elder Law Foundation. She can be reached at (866) 452-9657 or email at mjplaw-mom@gmail.com. Visit her website at www.ElderLawMom.com.
NWNC Ponders the New Year: How Best to Be Relevant in Our Community

By Jon Manuel jmmanuel@northbridgewest.org

A new year is here, and along with it a time often used for reflection.

At last month’s Northridge West Neighborhood Council (NWNC) meeting, the council’s president, Peter Lasky, addressed a question regarding remaining relevant in the community.

How has NWNC supported the Northridge West community?

Safety Issues

NWNC does its part in making sure our community is safe. In the past year, it has:

• Assisted the Los Angeles Police Department by providing signs to help with the formation of Neighborhood Watch groups to help reduce crime.
• Donated to the repair of a damaged trail-

What You Need to Know About the DWP Pension Plan

There is a lack of understanding by the Ratepayers (and City officials) about the DWP’s retirement plans, its unfunded liabilities, and future contributions, especially if investment returns are lower than expected

By Jack Humphreville

The unfunded liability for the Department of Water and Power’s retirement liabilities improved as a result of the 12.7% return on invested assets for the fiscal year ending June 30, 2016. As a result, the shortfall decreased from $2.8 billion (81% funded) to $1.8 billion (88% funded).

This liability includes not only the traditional pension plan ($1.34 billion – 89% funded) but the plan for Other Post Retirement Benefits ($435 million – 81% funded) which covers post-retirement medical benefits.

While a funded ratio of 88% may be a cause for celebration, especially when compared to the 70% ratio during the recession and the current 80% level for the City’s two pension plans, this level of funding must be tripled over the last eight years.

According many pension experts, the funding ratio after a raging bull market should be in the range of 120% so that the pension plan can withstand a recession and/or a down market and still be fully funded. Under the 120% scenario, DWP retirement plans are short an additional $3 billion, increasing the liability to $4.8 billion.

The unfunded liability would increase to $3.8 billion (78% funded) if a more realistic investment return of 6%/year were used instead of the current overly optimistic rate of 7%/year. This is, however, a minor improvement over last year’s $4.8 billion (71% funded) shortfall using the lower discount rate.

DWP and the leadership of its union

cil has done a yeoman’s job in bringing the Northridge West community together. To this end, it has:
• Established a Homelessness Committee, which will hold its first meeting in January.
• Awarded Neighborhood Purpose Grants to improve local libraries and feed families in the community.
• Expanded its Northridge West “Operation Clean Sweep,” which collects garbage, pine needles and leaves, making our sidewalks and streets safer, cleaner and more navigable.
• Installed a drip system to save the trees on the Tampa Medians.

Call to Community Members

A challenge was then issued to residents to become more involved in 2018 by attending committee meetings. Mr. Lasky stated, “We can’t do everything, but with your participation and help we can do much more.”

For a calendar of upcoming Northridge West meetings and events, visit NorthridgeWest.org.
Get Your Estate in Order This New Year!

By Thomas Christopher, Esq.

We all make New Year’s resolutions to get healthy or to improve our quality of life in some way. One of the most important things you can do this New Year is to put a plan in place to protect your family legacy. Only you can make sure that what you have worked hard over your life to earn will be transferred to who you want informally and without the need for your family to involve the Court system or attorneys after you pass away.

In California, if you own real property or have an estate that exceeds $150,000 in value and you don’t have a Living Trust, your family, your loved ones, will be at the mercy of the Probate System. A probate proceeding requires the filing of numerous legal documents, will result in costs averaging 15% of your estate (if no contests) and takes approximately 1 to 2 years. Probate fees for attorneys and executors are based on Gross Estate Value. In most cases, avoiding the Probate System will save tens of thousands of dollars, avoid a 1-2 year delay in distributing your estate and allow you to determine whom you want to receive your property rather than the California Probate Code.

Creating an Estate Plan using a Living Trust and Power of Attorney documents is a process that will allow you to protect your family legacy, with as little cost, formality and time as possible. Yes, you still have to make an appointment with an attorney and talk about what you want when you pass away. The process, from start to finish, should take about 30 days. The cost will probably be less or equivalent to what you pay for car insurance or home owners insurance in 1 year. This is minimal when you compare it to the value of transferring your entire estate informally.

It is equally important for you to review outdated or old Estate Plans and Power of Attorney documents!

Make your New Year’s resolution really mean something this year! Schedule a complimentary appointment to review your estate planning options or to have your existing Trust reviewed by an attorney. I founded Christopher Law Group, Inc. to provide an easy, comfortable and convenient way to create an estate plan. My office is conveniently located in Porter Ranch. I will visit you in your home at your convenience if you wish. I will do the same for you if you have a Trust or Will already but want your documents reviewed amended or updated.


Happy New Year!
Why It’s So Hard to Write About Yourself

By Robin Kellogg

Have you noticed that when you attempt to write your marketing content it often sounds flat, doesn’t flow or feels as if you’ve lost your ability to communicate at all? Why is that? What makes it such a difficult task?

I often meet other business professionals who tell me that they consider themselves decent writers, except when it comes to writing content for their websites, brochures or blogs. They wonder if there is some trick I can pass on, some magic elixir that will make the world right again. I wish I had the answer, but the truth is writing about yourself is an arduous journey, bringing self-doubt, fear and external voices along for the ride.

When we write about our business, something we feel as close to as if it were our child, our emotions start to cloud the situation. It’s no longer just talking about the benefits of your product or service but what your competition or your customers will think about your writing style, what they will say about your grammar and how they will make fun of your end product. Once all that extraneous nonsense starts filling your brain, there is no room for the natural flow of information and creativity. Even I, someone who writes for a living, often find it daunting to write content for my marketing collateral.

What’s the answer? Ask for help, whether that’s asking a friend to read it over and give their opinion, using an editor to finesse what you have written or hiring someone to take care of the project for you.

Overcoming the Writing Obstacles

For those among you who are determined to overcome any writing roadblocks, here are some steps you can take to make the process a little less stressful:

• Schedule Writing Time. Treat it as you would any other appointment and put it on your calendar.

• Define your audience. By understanding whom you are speaking to, you’ll be able to identify the wording, tone and message you need to get across.

• Understand the criteria for each medium.

Writing content for your brochure is going to be different than what goes on your website. Do your homework and get a better understanding of the purpose of a brochure, website or blog.

• Avoid typos/grammatical errors. Ask others to read what you’ve written. It’s much easier for someone else to spot a mistake than it is for you.

• Believe in your abilities. Don’t be concerned with any imagined judgments by others. As long as you get your message to your intended audience in a clear, succinct and understandable manner, it doesn’t matter what anyone else thinks.

• Write about yourself can be tricky. You want to be balanced without sounding self-righteous or as if you’re speaking about a stranger. It’s a delicate balance. If you need help in finding that yin and yang or your marketing content, contact Robin Kellogg, your writing resource.

Robin Kellogg is a content and marketing writer based in Chatsworth, CA. She works with business professionals to help them hone in on their audience and present messaging that elevates their business to new levels. She can be reached at 818-993-5468 or at robin@yourwritingresource.com.

A Personal Story

Continuing a Business Legacy

By Steve Tolopilo

The car wash industry has a well-established tradition of being a “mom-and-pop shop” industry, a business ripe with opportunities for those with passion and an entrepreneurial spirit. My father-in-law, Dennis (Denny) Metcalf, was one of those special people. He had the fire in his belly to build and innovate, and the car wash industry is where that drive found expression. Sadly, Denny passed away in August 2015, but the legacy he left to his family and community will continue for many years to come.

Denny embodied drive and passion for whatever he touched. He applied that drive to create and build businesses from the time he was a boy, shining shoes for a dime and mowing lawns on the weekend. When he discovered the car wash business in the early 1970s, it was a perfect match. He loved everything about car washes, and was always strategizing on how to give customers the best product and service.

Denny introduced me to the industry when I was just 19 years old. From the first time I was just 19 years old. From the first time I met Denny, I knew he had the fire in his belly that would make him a special person.

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Denny’s car Wash on Balboa, just south of Devonshire.

Denny founded a car wash business in his home town of Valley Village, and then expanded into Northridge Village, and then expanded into Northridge Village, and then expanded into Northridge Village, and then expanded into Northridge Village, and then expanded into Northridge Village, and then expanded into Northridge Village, and then expanded into Northridge Village.

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Alcohol-Impaired Driving

(Continued from page 3)

Some states are considering developing new strategies to the new color of wax (and how great it smelled when you applied it to the car) to how clean the current ratio for the spot-free rinse would leave the car—and I got to see first-hand just how cool it was to operate car washes. And this was even before I asked him if I could marry his daughter. I knew that if he was this excited to talk to some kid like me, this was something special. I’ve now been a part of the family for more than fifteen years and my appreciation and respect for my father-in-law has only grown.

Unsurprisingly, the passion, excitement, and raw energy that was at the root of Denny’s success with his car washes extended beyond the business itself. This energy was infectious and many times hard to keep up with. He was a doting grandfather and a loving father, husband, and friend who went to great lengths to be a doting grandfather and a loving father, husband, and friend who went to great lengths to band, and friend who went to great lengths to care for others with generosity and enthusiasm.

Unfortunately, despite the passage of legislation supporting the use of such technologies, they remain underutilized by local communities and we must act now. Lives are at stake.

Business Legacy

(Continued from page 11)

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