

# community connection

**Serving the Communities of  
Northridge and Porter Ranch**

**Vol. 13, No. 2 February 2016**

## Englander Calls for Sweeping Reforms of the Oil & Gas Industry

Councilman Englander has asked the Southern California Gas Company (SoCal Gas) to recognize and extend their relocation efforts to include the immediately adjacent communities of Granada Hills, Chatsworth and Northridge and that residents requesting relocation from those communities be treated with the same respect and priority as anyone with a reasonable relocation request.

Overwhelmingly, many residents of the adjacent communities Chatsworth, Northridge and Granada Hills are reporting that they too are experiencing symptoms related to mercaptans exposure. Unlike residents of Porter Ranch, however, they report

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Councilman Mitchell Englander flanked by Congressman Brad Sherman and Assemblymember Matt Dababnah.

## Congressman Sherman Seeks SBA Loans for Businesses Affected By Gas Leak

### Urges Governor to Request Assistance

Congressman Brad Sherman has urged that businesses near the Southern California Gas Co.'s (SoCalGas) leak be made eligible for Economic Injury Disaster Loans from the Small Business

Administration (SBA). These loans would provide relief for businesses who incurred economic losses as a result of the gas leak.

"SoCalGas should be solely responsible for the costs associated

by this leak, but federal assistance should be made immediately available to the affected businesses," said Congressman Sherman. "The SBA can help alleviate some of the financial hardship with loans on favorable terms. Retail establishments and home-based businesses alike suffer because of the leak. I have talked to several residents who were forced to shut down their home-based business as a result of the evacuation."

The decision to make this area eligible for loans is made by the SBA, but must come at the request of Governor Jerry Brown. In granting eligibility for these loans, the SBA can provide loans on favorable terms to affected businesses. These loans may have terms up to 30 years, with interest rates below 4 percent, designed for working capital.

"I believe that many businesses have suffered substantial economic harm. Any business may have difficulty meeting its obligations when its customers disappear as a result of an environmental health disaster. This is especially the case when those businesses were already struggling before the leak," said Sherman.

leak we have seen an increased number of patients with a wide variety of complaints. I've been asked to write this article to give a basic explanation of what the gas leak means to people in the affected area.

It is important for you to understand that I am not a toxicologist nor a pulmonologist. I am reporting what I have reviewed in the literature.

Natural gas is a naturally occurring hydrocarbon gas mixture

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## What you need to know about natural gas

*"While we know a lot about these chemicals in high concentration, very little work has been done on their effects at a low concentration for a prolonged period of time."*

By Jeffrey Nordella M.D.

As Medical Director for Porter Ranch Quality Care, the Urgent Care clinic sitting in the heart of the gas

## No cost tax preparation offered by CSUN students

*Available to low-income families and individuals — including veterans, non-English speakers, senior citizens and persons with disabilities*



Student volunteers getting ready to offer free tax preparation assistance to low-income individuals and families. Photo by Lee Choo.

The calendar may say January, but before you know it, April will be here and your taxes will be due. CSUN business students hope to take a little bit of the sting out of tax day by offering free tax preparation assistance to members of the public.

CSUN's Volunteer Income Tax Assistance (VITA) Clinic is offering free assistance with state and federal tax preparation to low-income families and individuals — including veterans, non-English

speakers, senior citizens and persons with disabilities — through April 15 at locations throughout the San Fernando Valley.

"Many low-income households cannot afford to pay a tax professional to prepare their income-tax

return," said accounting professor Rafi Efrat, CSUN's Bookstein Chair in Taxation and director of the university's Institute for Higher Education in Taxation. "This often means that they will do it themselves or have a family member or friend do it, and may miss important tax deductions and credits that could put more money back into their pockets.

"Our goal here is to dramatically increase the number of individuals and families in the San Fernando Valley who receive no-cost tax preparation assistance and who access the Earned Income Tax

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## Valentine Day themed event set for February 6th



By Chris Sales

The next Revisit Reseda Blvd event will be a Valentine themed offering. The third in a series of three events, funded from a LA City Great Streets Grant, will be held on February 6th on our Reseda Great Street, at Reseda and Rayen.

The Valentine themed event is scheduled from 2:00 to 5:00 pm and is built around the participation of five local merchants: Aromagica Sol & Luna, Collective Lifestyle, Domestique Cycles, House of Vitamins and Reload LA. It will also include food trucks and a series of raffles for gifts from each of the five participating merchants.

Aromagica Sol & Luna will be sponsoring an art show by members of the Public Art Initiative of the Museum of the San Fernando Valley. Collective Lifestyle will be sponsoring a Poetry Slam along with live music and art. Domestique Cycles will have an art show as well as micro roast coffee pour over demonstrations and samples. House of Vitamins will have martial arts demonstrations by MTAG Muay Thai adherents, as well as fitness demonstrations, a fitness challenge with prizes, free samples, other giveaways and free body fat testing. Reload LA, in concert with Beats & Pieces, will have live music and art as well. This final event of our first cycle of [RE]visit[RE]seda events should prove to be our most interesting and creative event so far. Make sure you come early and stay late!

Each of the five merchants participating will hold a raffle for a gift card at the end of the event. Participants can sign up for raffles in all five locations, so make sure to visit all five and enjoy all the art, music and spoken word that day. Check out the food trucks, parked on the east and west sides of Rayen at Reseda when you want to take a break and have a bite.

Thanks again to the LA Great Streets, Northridge Sparkle, Councilman Mitch Englander, CSUN, LA Mas, Northridge South Neighborhood Council, the Museum of the San Fernando Valley and Northridge Chamber of Commerce for sponsoring these three great events.



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#### SPEAKING OUT: A Different Perspective

## Kudos to those good and hard-working elected and appointed officials

By Lee Kanon Alpert

It has recently come to my attention that I cannot recall the last time I read an article in the press, or heard or saw a story on television or radio about one of our elected or appointed officials being praised, and only praised, for an accomplishment regardless of which level of government they represent.



Lee Kanon Alpert

The media seemingly chooses to report and seek out only those stories, newsworthy or not, that will compel more readership or increase viewership. Television news, whether liberal or conservative, is more likely to attack our elected officials for lack of action, or taking action that they deem inappropriate. We, as a population, simply sit back and accept whatever news is presented and only contact our elected officials when we need something, or if we are complaining about something, or if something is wrong somewhere. Just like the media, we are equally guilty of only acting when something negative occurs or is about to occur.

Have you ever stopped to consider how you would react if such negative comments were hurled on a family member, a friend, or maybe even yourself? If we were always told by our bosses what we weren't going to live up to their expectations, or by family members of their disappointment in our actions, would we be encouraged to improve and do a better job? Would we look forward to returning to work, or spending more time with our families? I bet the answer to this question is a resounding 'NO,' because the above scenario will only likely result in a decrease in employee produc-

tivity and the lack of want or motivation to bond with our families. So why should our elected officials feel differently?

Well, that is precisely what we are doing to all of our elected officials, deserving or not. We rarely see a positive news article about something our elected or appointed officials have done. Whether deserved or not, the criticisms our government leaders face seem endless and is arguably fueled not by their actions or inactions, but by society's insatiable search to find that which makes the news or makes us look better than "them." Instead of building on strengths to help motivate our leaders to do more, our society seems to focus on the deficiencies and weaknesses, effectively stunting their drive and enthusiasm to help and find answers to address our City, State and Nation's problems.

And we wonder why good, intelligent and qualified people reject and refuse to run for public office? It is a thankless job that takes a special breed to understand that nothing they do will ever be enough, and likewise be willing to endure the unrelenting allegations, accusations and criticisms that come with whatever office they serve. Why would anybody want this for themselves and, more importantly, for their families?

Now you ask, what should we do? It's simple.

When we see our elected or appointed officials doing something of true value for their constituents, thank them. When you see improvements in services and infrastructure in

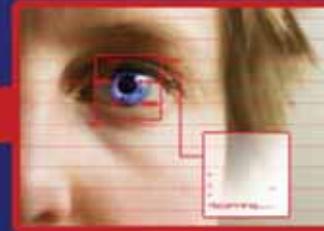
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## Opinion

# It's time to make California more business friendly

**By Steve Fazio**

As a small business owner I can tell you first-hand that our state's progressive policies make it extremely difficult to own and operate a business in California. When I ask even the most liberal friends who are employers, "If you had it to do over would you start your business in California?" — they are quick to respond with a resounding no. I'm sure this extends beyond my social circle to business owners across the state: no matter the size of your company, Sacramento simply does not have your interest in mind when passing new laws.

Unfortunately, the reality is that a hostile business climate has forced thousands of companies to leave our state for some of our more business friendly neighbors. In the last seven years alone, it is estimated that roughly 9,000 businesses moved their headquarters out of California or moved projects out-of-state. This isn't just unfortunate for the owner of a given business; it's a tragedy for hard-working middle class Californians who are

**"In the last seven years alone, it is estimated that roughly 9,000 businesses moved their headquarters out of California or moved projects out-of-state."**

forced to watch as fewer and fewer job opportunities become available in their communities. Throw into the mix a tax system that absolutely disincentives anybody from even incorporating in California, and it's clear that we are headed in the wrong direction.

Part of the reason companies leave our state is because as of late, the remedy for all ills in society has been placed squarely on the backs of the business community. "Big business" and the supposed fat cat owners behind "big business" have become targets in the eyes of legislators, and a convenient means to fund state programs. The reality is that many of these small businesses are only simply getting by and cannot afford to both provide

quality jobs here in California and bankroll our state's massive social welfare programs.

Our free-enterprise system has enabled our country to be among the most prosperous nations and our standard of living remains the envy of the world. The idea of working hard to provide yourself and your family with a better life has been messy at times, but it does enable one that is willing to climb out from the depths of poverty to attain prosperity. Free enterprise rewards the hard work of the individual, and does not force them to rely on the state to get by.

It's undeniable that our current economic system has problems. However, abandoning free market principles is a remedy that will not only fail to solve the underlying disease—in many cases it will kill the patient. The economic philosophy of redistributing wealth from those that have earned it to those that feel entitled to it simply does not work. Rather, incentivizing innovation and entrepreneurship allows for businesses to create jobs and give people an opportunity to build a solid economic future for themselves.

When you take a look at what's really

going on in Sacramento, it's really no wonder that our state is routinely listed as one of the worst states in the nation to conduct business.

At some point we need to get back to basics: we need to live within our budget, we need to operate our governmental institutions efficiently and effectively, and we need to stop putting the burden of every social program on the back of an already over-taxed, overburdened and soon-to-be-broke business base. California simply cannot afford to continue demonizing our hardworking small businesses. The future of our economy is at stake.

*Dr. Steve Fazio is a small business owner, former Executive in Residence at Pepperdine University, education advocate, and retired LAPD Reserve Officer.*



Steve Fazio

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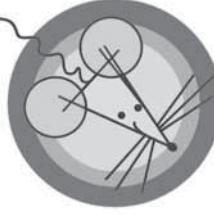
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## Lighter Side

### My life at the gym

**By Barry Pascal, Pharm.D.  
Humorist, Satirist, and All-Around Nice Guy**

Many years ago, before I started working out with my trainer and friend, James Lanza, I wrote the following article about going to the gym. I am still working out with James, as you probably know, and as usual, I am still complaining every minute. He puts up with me and tries to keep me on my toes — and I really mean on my toes. That original workout article started ...

I had not been to the gym for many reasons.

Firstly, it was too hard. Another first involves my belief that sweating was your body's way of telling you to slow down or stop, not to continue or increase. And another thing — I thought hard breathing was reserved for special occasions.

Mostly, however, I was embarrassed. Look at me and look at them — the beat up old Ford and the perfect Ferraris! I knew that exercising again was going to be difficult —after all, it has taken me 40 years to get back into the gym. My greatest fear was realized when my first few minutes turned out to be rather embarrassing.

"Can I help you, sir?" the muscular, good-looking and well-defined trainer asked me.

"What part of the body does this work?" I asked with conviction and exaggerated self-confidence.

"That sir, is the urinal! Constant flushing is not an exercise," he whispered sternly.

My next problem surfaced rather quickly when I went directly to an upper body machine.

I could not understand the instructions — it turns out I was reading the tattoos on the guy using it.

It had been years since I attempted any extensive physical fitness. I am not condoning my behavior; I am just trying to give you background on my mental state and aptitude level for this kind of thing. You see, exercise to me was getting up at night to go to the bathroom; getting a massage was a 50-minute workout. Yup, you guessed it — I was in bad shape.

When I looked at any part of my body in the mirror it started to hurt. It's not that I abused my body; I just never took care of it. My father's deathbed words, "If I knew I was going to live this long I would have taken better care of myself," kept coming to me more and more often.

When you workout at the gym you must have a certain look and follow a specific protocol. If you don't, you could injure yourself or, even worse, attract attention. After studying the equipment, the people, and the physical fitness systems, I have come up with a very successful method that will work for anyone starting out at any gym.

You must warm up first before you start anything. Everyone will tell you that this is very important so that you do not injure yourself by pulling a muscle or straining something else. But

**Continued on page 4**



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Northridge West Neighborhood Council News

# Keeping Our Streets Cleaner Takes a Community Effort

The January 5th rains brought a deluge of water on the streets throughout the San Fernando Valley. That day, the Northridge West Neighborhood Council received calls from residents and business owners that clogged storm drains were creating unsafe driving conditions. NWNC President Tom Johnson and several other NC board members went out to clear up some of the mess. "We found water and vodka bottles, Styrofoam containers, coffee cups, cigarette cartons, pine needles and other debris blocking the storm drains," explained Johnson. He noted that the amount of waste could be significantly reduced if everyone would take responsibility for keeping the public area around their businesses and homes free of clutter. "Unfortunately, the debris we missed that day went into the ocean impacting our beaches and oceans," Johnson added.

NWNC's flagship project, Operation Clean Sweep, has been a great success in keeping the Northridge West Neighborhood clean and free of debris. This, in turn, has alleviated some, but not all the storm drain blockage programs. "We need our neighbors help," he stated.

What can you do?

- Sweep the perimeter around your house
- Don't throw cups, leaves, bottles or paper down the sewer openings.
- Volunteer for Operation Clean Sweep

## Speaking Out: A Different Perspective

(Continued from page 2)

your communities, thank them. When you see them helping fight for a cause you believe in, encourage them in their fight and thank them. I believe that by recognizing their efforts and giving them due praise publicly encourages and motivates them to do more.

We encourage the media to at least take some time or make room on their newspapers, magazines, radio and television shows, and newscasts to recognize the positive things our deserving leaders have accomplished. Doing so would not only boost our leaders' morale, but also inform the public that not everything being done in government is broken. There are always bright spots that deserve our attention and praise. Yes, there are undoubtedly a lot of negative but newsworthy stories happening around us which still deserves its due coverage. However some good, positive and balanced reporting once in a while goes a long way.

So KUDOS to those good and hard-working elected and appointed officials who are doing their best to address our communities' problems and who are striving to improve our lives. As citizens, we must recognize and understand the sacrifice our leaders have made, and continue to make, in order to make our City, State and Nation better. KUDOS to each and every one of them for their dedication and leadership for the benefit of their constituents, no matter what level of government they serve in this great, great country.

## Lighter Side

(Continued from page 3)

here's the real reason — you'll get extra time to figure out all the machines and look at all the young people with anatomically correct bodies. They usually walk back and forth in front of you in some sort of advertising campaign to keep you coming back. You'll also have extra time to practice sucking in your stomach while you're warming up. (The recumbent bike is best because it hides more parts of you!)

Here's my advice on the equipment you'll need when you go to the gym. 1) Buy oversized

Contact Glen Wilson at [glenw@dslex-treme.com](mailto:glenw@dslex-treme.com) or Tom Johnson at [tjohnson@northridgewest.org](mailto:tjohnson@northridgewest.org) or [nwnc90472@hotmail.com](mailto:nwnc90472@hotmail.com).

### Board Members Needed

NWNC has openings on its Board of Directors for one resident who is a senior citizen. Community members are also welcome to join committees or just help out with our community projects. For more information, contact Tom Johnson at [tjohnson@northridgewest.org](mailto:tjohnson@northridgewest.org) or [nwnc90472@hotmail.com](mailto:nwnc90472@hotmail.com).

### 2016 Elections

As a resident, business owner or student in

Northridge West, you will have the opportunity to vote for six open seats on our neighborhood council board. They include two at-large seats, one homeowner seat, one open at-large seat and two senior seats. You must be 16 years of age to vote. You can register online through April 2, 2016. Online voting begins Saturday, March 19, 2016, and continues through Saturday, April 9, 2016, at 2:00 p.m. For those who prefer to vote in person, a polling place will be set up at Topeka Elementary School, 9815 Topeka Dr., Northridge, CA on April 9 between 10:00 a.m. and 2:00 p.m. To run for a seat on our board, visit [www.northridgewest.org](http://www.northridgewest.org)

[www.northridgewest.org](http://www.northridgewest.org) and fill out the candidate form. You have until February 9 to file.

Join NWNC, Tuesday, February 9th at Calahan Elementary School, 18722 Knapp St. Meet & Greet starts at 6:00 p.m. and meeting 6:30 p.m.



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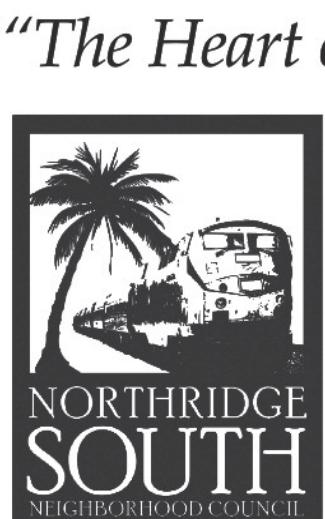
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# Ways to Cope with the Senseless Violence in the News

Many of my clients have been coming in deeply affected by the ongoing violence that seems to be in the news almost daily. The massacre in San Bernardino hits very close to home. But there have been many others—the shootings at Planned Parenthood in Colorado Springs, Umpqua Community College in Oregon, Sandy Hook, Virginia Tech, Trayvon Martin just to name a few and the list goes on.

We also hear of the police shootings of unarmed African American men like Walter Scott, Michael Brown, Eric Garner and Freddie Gray that seem to be happening with more frequency. We hear of terrorism daily and are shocked in disbelief and horror at the suicide bombings and beheadings, and the recent massacre in Paris, not to mention our own 9/11 attacks. And there have been countless others.

My clients tell me that they are angry, fearful, anxious, sad and depressed because of what is happening in the world. Some who hate guns are outraged and want them banned. Others wonder if they should buy a gun to protect themselves even though they are sickened by the thought of having to do this. Other clients worry about a shooting happening as they shop at the mall, attend sporting events or concerts, go to movie theaters, fly in airplanes and the like which taints their ability to have an otherwise enjoyable experience doing these activities. And my clients are not alone.

I do believe that what my clients are telling me are indicative of the very same experiences that most people are feeling right now - fear, anxiety, uncertainty, pessimism, anger, helplessness and hopelessness. Many people are questioning the very moral and ethical fiber that makes up the fabric of our society. And all of this is taking a toll on our mental health as we are continually bombarded and traumatized by the daily onslaught of catastrophic events.

So how do we take care of ourselves in the midst of all of these overwhelming, tragic and horrible events? It is not easy but there are a few things you can do to try to help you cope and hopefully ease the impact that all of this trauma is having on your mental well-being.

First, try to share your feelings with a good friend or loved one. Keeping all this inside you just makes you feel worse. Let someone know the difficult feelings that you are experiencing. There's a good chance will not be alone in your feelings which can also lend support and be comforting for you.

Second, if you are feeling helpless or powerless, you can write to your politician and let them know your feelings and what you believe needs to be done. Being proactive can help you feel like you are doing something in a positive constructive way and that you do have a voice and a right to be heard.

Third, write a "grateful list," a daily list of 10 or 15 things for which you are grateful. Doing this can help you focus on the positive rather than the negative. Even when things are difficult, you can always come up with things you are grateful for and recognizing them can help reframe your outlook.

Another thing you can try is to do random acts of kindness for others. Just a few simple efforts from you each day will help you feel better and will put more positive energy into the world. We often help ourselves by helping others. And the world certainly could use more positivity.

In looking at your own self-care by trying these coping strategies, you may find that other parts of your life and your own well-being might need some attention as well. Maybe you are struggling in other areas of your life, fear and anxiety are getting in your way, or your relationship is unfulfilling and just not working. Maybe you've been struggling with some out of control behaviors, you've been watching

pornography a little too much, or something is not quite right with your spouse or partner. These issues can be very difficult to try to resolve on your own and sometimes it takes the help of a professional therapist. In this new year, isn't it time to make those important changes in your life that you've been thinking about for quite a while? You owe it to yourself as you deserve a better and more fulfilling life.

*Steven Karbelnig, M.A., LMFT, CSAT, JD is a licensed Marriage and Family Therapist (LMFT 52511) and a Certified Sex Addiction*

*Therapist. He specializes in working with couples and relationships, as well as individuals struggling with sex and porn addiction, hypersexuality, partner betrayal, infidelity among other issues. He can be reached at (818) 623-7118 or visit www.CourageToExplore.com for more information.*



Steven Karbelnig

## Oil & Gas Industry Sweeping Reforms

(Continued from page 1)

that they have tried to take advantage of relocation assistance and have either been denied or relegated to a "non-priority" status, or simply have not received return phone calls, thereby extending their considerable exposure and suffering.

Odors and airborne chemicals don't recognize community lines or zip code boundaries. It is critically important that all reasonable relocation requests be accommodated by SoCal Gas and that everyone experiencing symptoms be treated equally, said Englander

Englander has also submitted a resolution calling for the City of Los Angeles to sponsor sweeping regulatory reforms for the oil and gas industry. The resolution calls for regulatory reform legislation that will:

- Increase the public disclosure requirements for oil and gas storage facilities including but not limited to the number of wells; the current status of emergency valves; age of the wells and related infrastructure and make publicly available the inspection history for each well

- Establish a moratorium for new gas wells and gas storage wells until all existing wells are brought up to current standards

- Require immediate disclosure of leaks to

the local community and government representatives

- Require new/best available technologies to be incorporated for monitoring and preventing future leaks

- Require yearly updates of safety and prevention plans and emergency plans to be filed with the appropriate regulatory agencies for review

- Require equipment necessary to enact the emergency plan to be located on site so that there is no lag time between an incident and the remediation necessary

- Create a permanent moratorium on remediation costs being passed onto ratepayers or taxpayers

- Create a mechanism for calculating the environmental damage so that the true cost of remediating additional GHG emissions will be borne by the polluter and not the ratepayer/taxpayer

"The Aliso Canyon gas leak is proving to be one of the most devastating environmental disasters in the history of California. It is obvious that the status quo was not and is not sufficient to protect public health and ensure the safety of our communities," says Englander.



**Northridge West Neighborhood Council  
General Board Meeting  
Tuesday, February 9th, 2016  
6:30PM to 8:30PM**

**Calahan Elementary School in the Library  
18722 Knapp Street Northridge, CA 91324**

*Northridge West Neighborhood Council Board invites you to the NWNC General Board Meeting.*

*Meet & Greet board members and stakeholders between  
6:00pm to 6:30pm*

*General Board Meeting to follow 6:30pm-8:30pm  
Refreshments will be served*

If you have any questions about NWNC or any information for NWNC please contact Tom Johnson at (818) 599-3435 or email him at [tjohnson@northridgewest.org](mailto:tjohnson@northridgewest.org)

NWNC general meetings are on the second Tuesday of every month

*We have two open seats on the Board as a Renter (Resident) and a Senior that is a minimum 62 years young and resides within NWNC boundaries. If interested send e-mail to John Mah at [jmah@northridgewest.org](mailto:jmah@northridgewest.org) and copy to Tom Johnson at [tjohnson@northridgewest.org](mailto:tjohnson@northridgewest.org)*

## Northridge East Neighborhood Council



*"Making Northridge a Better Place to Live, Work, Play and Learn"*

**WANTED: Candidates to Represent Northridge  
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12 Board seats available: Resident (6); Property Owner (2); Business/Employee (2); At Large (2). Candidate filing period deadline February 9, 2016; register at [www.EmpowerLA.org/nenc](http://www.EmpowerLA.org/nenc). Online voting will be available; register at [www.EmpowerLA.org/vrp](http://www.EmpowerLA.org/vrp) before April 2, 2016.

NENC Election will be held on Saturday, April 9, 2016.

More information: email [GlennBaileyNENC@yahoo.com](mailto:GlennBaileyNENC@yahoo.com)

**Next Board Meeting: Wednesday, February 17, 7:00 pm  
Northridge Woman's Club, 18401 Lassen Street**

✓ Update on proposed mixed use development on site of Northridge Post Office  
✓ Update on proposed hotel on CSUN campus (Nordhoff St. at Zelzah Ave.)

The Northridge East Neighborhood Council (NENC) meets on the third Wednesday of every month at 7:00 p.m. at the Northridge Woman's Club, 18401 Lassen Street, Northridge.

The NENC includes all of the Northridge community east of Reseda Boulevard and north of Nordhoff Street. For more information on the NENC and to subscribe to receive our meeting notices, visit [nenc-la.org](http://nenc-la.org), email [info@nenc-la.org](mailto:info@nenc-la.org), or telephone 818-527-2913.

Like us on Facebook and follow us on Twitter @NorthridgeEast

# Orthotics and Your Foot Health

By Dr. Arthur Fass, D.P.M.

The human foot is an engineering marvel that provides us with shock absorption during walking as well as balance and support. The foot has a "spring" like action where the arch of the foot is loaded and resists all but a few degrees of motion until our body is propelled forward in gait.

Many foot problems and injuries occur when the arch of the foot is hyper-mobile and acts more like a collapsed spring. It flattens out excessively and we lose our shock absorption. Muscles, joints and ligaments are placed under strain and injuries occur from cumulative stress. The arch can also be excessively rigid and have minimal spring action which leads to pressure points to develop on the bony prominences of the foot causing pain and irritated skin lesions.

When the foot is deficient either from birth, disease, or due to previous injury, the resulting painful conditions can be treated with foot supports. There are thousands of different supports available, including over the counter devices and custom molded devices. When a podiatrist

treats a patient with symptoms, he will take a history and do a physical exam including a range of motion study and gait analysis. He will treat the specific injury and may recommend proper shoes and orthotics. The type of orthotic device needed depends on the location and severity of the injury, as well as the type of foot structure the patient has. Some patients need more shock absorption or may need firmer support.

There are many different materials used to make orthotics, with some used for more cushioning and some more rigid materials for greater support. The patient will have the best chance for a successful outcome when the device is as specifically tailored to the patient's needs as possible. The podiatrist is the best health care professional to determine what is needed and what most likely will work.

To reach Dr. Fass, call 818-701-5088.

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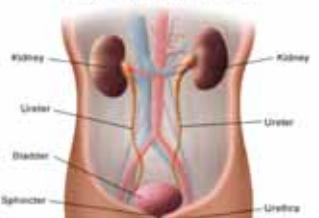
Dr. Arthur Fass

# When life gives you... Kidney Stones

By Ramya Malchira, M.D.

March is "National Kidney Month," but any month is an opportune time to provide an overview of kidney stones, a painful problem that affects millions of people each year. In fact, one in ten people will have a kidney stone during his or her lifetime and the likelihood of forming a second kidney stone is as high as 15 percent at one year and 35-40 percent at five years.

Front View of Urinary Tract



So, what are kidney stones? They form when salts and minerals that are normally present in the urine build up and harden. Their major components include calcium and oxalate, which come from our diet. Yes, unfortunately, another health issue caused by diet!

**Risk factors.** The biggest risk factor for kidney stones is not drinking enough fluids. Other risk factors include family history of kidney stones, diets high in animal protein, excessive Vitamin C or D consumption, extreme physical exercise causing dehydration and certain medical conditions like hypertension, diabetes, obesity and gout.

**Symptoms.** Normally, small stones are carried out of your body when you urinate, but sometimes they can get stuck on the way out. If that happens, you could develop pain in your side or lower abdomen, blood in the urine (making it pink or

red), painful urination and nausea or vomiting.

**Diagnosis and Treatment.**

A simple imaging test like an ultrasound or CT scan can help diagnose the stones. There are different types of kidney stones and each person's treatment will vary, depending on stone size and location, pain level and amount of nausea or vomiting.

Stones that are smaller — typically less than 0.5 centimeters — usually pass on their own. You may be given pain medications and instructed to drink plenty of fluids.

Larger stones or those causing severe symptoms may require a hospital stay. Stones that do not pass on their own can be treated with a procedure called "shock wave lithotripsy," in which sound waves are used to break the stones into smaller pieces.

**Prevention:** One of the best ways to avoid kidney stones is to drink plenty of water. Consuming less salty foods and more fruits and vegetables can also be helpful. Continue to eat calcium in your diet (milk, yogurt), but avoid calcium supplements.

If you have had more than one episode of kidney stones, talk to your primary care doctor about a referral to a nephrologist or kidney specialist for further evaluation.

*Dr. Ramya Malchira is a board-certified nephrologist with UCLA Health's Porter Ranch office. For more information, call (818) 271-2400 or visit [www.uclahealth.org/porterranch](http://www.uclahealth.org/porterranch).*



Ramya Malchira, M.D.

# Correct your body and reduce your pain!

By Carla Kazimir PT

Joint inflammation and muscle strain is a huge cause of pain. We are usually in pain because there is a muscle imbalance in our body. Some of our muscles are stiff and other muscles get weak. Muscle tightness in certain areas of our body can inhibit muscles from working properly. It is not that our bodies are not strong; it is just that our muscles can be inhibited from being used. Our bodies will choose the path of least resistance even if it is a faulty movement pattern.

When we evaluate patients for physical therapy, we often see clients with tight hamstrings and strained low back muscles. We see patients with weak upper backs and strained shoulders muscles. The upper back is closely related to the shoulder just as the lower back is closely related to the hips.

A physical therapy evaluation can make a huge difference for our clients. We can evaluate which joints are stiff and which movements are involved. We can evaluate which muscles are not being utilized in a correct manner.

So many people think they have arthritis and therefore there is nothing that can be done. Arthritis simply means inflammation of the joint. It does not necessarily mean bone on bone degenerative disease. Clients usually invest a few hours of time over the course of several weeks. Learn a

few stretches, strengthen a few muscles and all of a sudden their muscle imbalance is corrected and their joints feel fine. Nobody should simply resign themselves to pain meds on a regular basis without attempting to correct the problem. Pain meds can be necessary but too often they are overused and result in harmful unnecessary stress to the liver. Physical Therapy can correct the problem, not just mask the symptoms.

Physical therapists are trained to analyze movement. At our clinic we are constantly analyzing posture, testing muscles, joint flexibility and even core stability. We look at the whole body. Not just the spot where you are hurting. The body provides the specific clues we need to correct the issue and relieve your pain.

If you are suffering from acute or chronic aches and pains, consider getting a physical therapy evaluation. We can supervise your exercises program, or we can simply evaluate you and send you home with the tools you need to do your own exercise program. Our office has a complete line of pain modalities for those in acute pain that need to calm down inflammation in order to begin exercise.

You owe it to yourself to correct pain issues and not just medicate symptoms.

Physical Therapy is a covered benefit under the Medicare Program and most PPOs.

North Valley Physical Therapy is a Medicare and Blue Shield Provider. We also offer an attractive cash pay program.

Please contact our office at 818-217-4868 to schedule an evaluation. North Valley Physical Therapy is located at 11858 ½ Balboa Bl in Granada Hills.

[www.NorthValleyPT.com](http://www.NorthValleyPT.com) It is owned and operated by Carla Kazimir PT. She has been treating patients in the San Fernando Valley for over 30 years. She serves on the Board of Directors and the Senior Service Business Council of the Northridge Chamber.

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## Lighter Side

(Continued from page 4)

workout clothes. Unless you have one of those perfect bodies, lose fitting clothes hide almost everything. Besides, you can tell everyone that you just lost 29 lbs lifting weights. 2) Get a good pair of athletic shoes. The shoes are one thing others recognize and they make the statement that you belong there. 3) To further look the part, get a big shoulder bag and a pair of those workout gloves with the fingers missing. Who else but a pro would wear fingerless gloves? 4) A spray bottle is a must and, above all, carry a bottle of drinking water and a little towel. You will now look like you fit in even if you don't.

To guarantee anonymity, if you can, go to the gym with a friend who is gorgeous, has a perfect body and wears tight, colorful clothes. No one will even know you are there.

After your warm up, sit down at the first machine. Use the lowest weight possible and do three sets of ten. (Trainers walk around telling everyone to remember to breathe — as if you could forget that!) Then, as you leave the machine, change the weights up to 150 lbs or higher. That way, the

person following you will not laugh when they sit down to take their turn. I now carry little number decals and I put them on the weights when I am working out. I usually put the 100 over the 15 that I am using—all of the walking anatomy models passing by will not snicker when they look at the weight I am lifting. Another trick — use the spray bottle on yourself when no one is looking so that it looks like you are sweating.

Now, go around to every machine and sit down and change the weights. You don't have to use the machine — just sit there for a few minutes and change the weights. All of these tricks will help you blend in while you acclimate yourself to your new lifestyle.

Forget about all the young people who pass by muttering, "No Pain ... No Gain. No pain ... No gain." Just remember my motto: "No pain ... is NO PAIN."

I am trying to go to the gym three times a week now. Even if I don't go in, I feel that it is important to go to the gym on a regular schedule.

I hope I have given you some helpful tools to start you on your fitness program.

Good luck and good health!

**Continued on page 8**



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## Exercise for older adults

**By James Lanza, CPFI**

I can just hear it now. Some valley girl spouting the words "Oh My God! Is he talking about me? Am I an older adult?" And that is from a seventy eight year old grandmother of sixteen grandchildren. YES!! I am talking about you!! But wait a minute. There's a forty four year old mother of two (No Grandchildren yet); and she's on the phone with her therapist in Encino shouting "is he talking about meeee!!" Yes. And finally there's a post grad student doing an apprenticeship somewhere in West Hollywood shouting "he's not talking about me!!! No F'in way!"

Watch Lanza smile. I have a grin from ear to ear. Yes!! I'm talking about all of you. Everyone over the age of ten years needs to work out. At the risk of being redundant I'll repeat myself for the umpteenth time. WE ARE A NATION OF FAT-TIES! Get your F'in butts out there and exercise!!

However, for the sake of this article I'll release those of you under the age of fifty. Just for the purpose of this specific article. Because I want to address the specific options of those of us over fifty. Those of us who have not been in a gym, or facsimile of, in the last thirty years. (Have you read Barry's article in this issue??)

There is so much going on with our bodies as we get older. Things happen. Gravity takes over and body parts start to droop. Hair grows in places where it should not grow. Aches and pains appear as if they were invited. Arthritis, osteoporosis and sarcopenia become common in

"**There is so much going on with our bodies as we get older. Things happen. Gravity takes over and body parts start to droop. Hair grows in places where it should not grow. Aches and pains appear as if they were invited. Arthritis, osteoporosis and sarcopenia become common in our everyday conversations.**"

our everyday conversations.

There is one thing I want to highlight while we're on the subject. Peripheral Arterial Disease (PAD). This is common in some older adults. PAD is a very real thing and it can be very painful. PAD happens when plaque builds up in the arteries of the legs and blood flow is decreased. Blood carries oxygen and therefore the muscles and tissues of the legs don't get enough. And guess what happens? Anyone? Anyone? You with the blue shirt and jeans. You had your hand up first. Yes! That's correct. Pain happens. Especially when you exercise. PAD causes discomfort in the lower extremities and therefore people don't want to move. And exercise is out of the question. Just hurts too damn much. But here's the kicker. Exercise can help people with PAD. It's been shown that because exercise increases blood flow it can increase the functional capacity of the muscles.

As the disease gets worse people can become incapacitated. They don't want to move and the muscles

will then atrophy. And remember what I said in the last article...use it or lose it. Muscle degeneration, loss of strength, the inability to move or get up from a chair, these are all of the signs of inactivity.

So if you are inflicted or diagnosed with PAD or sarcopenia or you just haven't moved in the last forty years it's time. Time to exercise. Time to move. Time to get rid of that "no can do" attitude and give me a call. Yes, I can help. And it won't be painful. I can show you how to do it correctly, safely and effectively. And you'll have fun. Promise.

Remember that "Fitness is a journey. Not a destination!" Take the journey with us here at Lanza Fitness and see where it takes you.

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 company located in the sports performance facility 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.Lanzafitness.com**

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## What you need to know about natural gas

(Continued from page 1)

consisting primarily of methane. It is formed when layers of decomposing plant and animal matter are exposed to intense heat and pressure over thousands of years. A hydrocarbon is a molecule of carbon with surrounding hydrogen atoms. Specifically, methane contains a single carbon atom with four hydrogen atoms. Natural gas does contain other hydrocarbons such as ethane, propane, butane and others. In addition, natural gas also contains a small percentage of carbon dioxide, nitrogen, and hydrogen sulfide along with other chemicals which we will discuss later. The energy that the plants originally obtained from the sun is stored in the form of chemical bonds within the gas, which we transform into energy for our use in our homes.

The gas in its natural form is essentially odorless. A chemical, Mercaptan, is added. This sulfur-containing compound has the odor of rotten eggs and is what gives natural gas its distinctive scent.

Toxicity is a function of a few principles: the amount (concentration) of chemical someone is exposed to, the route of exposure, the total time of exposure and the health of the patient prior to exposure. Most gaseous chemicals are measured in parts per million (ppm). When it comes to actually measuring chemicals there are numerous variables that contributes to inaccurate measurements, such as if the chemical is measured in an unconfined open space like our atmosphere. One of the biggest challenges when determining toxicity is to accurately distinguish exactly just how much and for how long someone has been exposed to a given chemical. Therefore it's imperative to look more at the symptoms and lab results of the person exposed.

Let's start with Methane, the main component of natural gas. It is classified as an asphyxiant, which is defined as something that displaces oxygen from hemoglobin. We all know what happens when we do not have enough oxygen to our tissues, especially the brain and heart, the tissue can be damaged. Most literature suggests that methane needs to be present in very high amounts in order to create damage. The problem is I could find nothing in the literature that talked about lower concentration exposures for prolonged periods of time. So this creates, in my mind, an unknown. As a point of interest, miners previously placed canaries in deep mines to check methane gas levels. Reportedly, when the canaries died it indicated it was time to leave.

Hydrogen sulfide, also present in natural gas, is considered a broad-spectrum poison, meaning that it can poison several different organ systems in the body, although the nervous system is most affected. It has a direct vasodilatation effect on the vascular system, in other

words it widens the blood vessels, and could have beneficial effects of course only under appropriate dosing.

Since hydrogen sulfide occurs naturally in the body, the gut enzymes are capable of detoxifying it by oxidation to (harmless) sulfate. Hence, low levels of hydrogen sulfide may be tolerated indefinitely. Another point of interest is that a diagnostic clue of extreme poisoning by hydrogen sulfide is the discoloration of copper coins in the pockets of the victim.

Exposure to lower concentrations can result in eye irritation, a sore throat and cough, nosebleeds, nausea, shortness of breath, and fluid in the lungs (pulmonary edema). These effects are believed to be due to the fact that hydrogen sulfide combines with chemicals present in moist surface tissues to form a caustic agent. These symptoms usually go away in a few weeks if the person is no longer exposed to hydrogen sulfide. Long-term, low-level exposure may result in fatigue, loss of appetite, headaches, irritability, poor memory, and dizziness.

Two other chemicals have been disclosed by the Department of Public Health. The first is Benzene. This has long been known for a significant carcinogen, or cancer-causing agent, of course again at toxic levels and at toxic durations. This potentially could affect your bone marrow causing anything from anemia to leukemia.

Radon is a radioactive chemical in a gaseous form that can be inhaled. It is colorless, odorless, and tasteless. Its half-life is 3.8 days which basically means that half of its concentration spontaneously decays in approximately four days. This only happens if the supply is halted.

There is solid scientific evidence that shows there is a clear link between breathing high concentrations of radon and an increase incidence of lung cancer in non-smokers. It also raises the likelihood of lung cancer beyond the already-high rates for smokers. The Surgeon General of the United States has declared radon to be the second leading cause of lung cancer today.

In conclusion, while we know a lot about these chemicals in high concentration, very little work has been done on their effects at a low concentration for a prolonged period of time. In my opinion everyone in charge is still in a "wait and see mindset".

Therefore, I would highly recommend first to be removed from the area where you might be exposed to these chemicals. Second, if you are symptomatic with any of the effects listed above, see your physician for a baseline evaluation; it might be a good time to get your annual physical done. And third, follow up for continued testing so the results can be compared with earlier tests, especially if your symptoms persist.

*Dr. Nordella is Medical Director at Porter Ranch Quality Care.*

## You need a living trust to protect your family

By Thomas Christopher, Esq

If you are one of those people who know that you need a Will or Trust to protect your family but have put it off, you are not alone. Hundreds of thousands of residents in the state of California fail to plan for the distribution of their estate because the subject of their inevitable death is stressful or distasteful. The benefit of having a Living Trust far outweighs the burdens of dying without one.

The fact is, in California, if you 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, can result in costs averaging 15% of your estate (if no contests) and takes approximately 1-2 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 a living trust is a process that will allow you to get what you own to who you want it, 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 only take about 30 days. The cost will probably be less or equivalent to what you pay for car insurance or home owners insurance in one (1) year. This is minimal when you compare it to the value of transferring your entire estate informally.

The good news is that you can get this done today! The initial consultation is free. I found-

ed 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. An attorney will meet you in your home at no cost to discuss your estate planning options. We will do the same for you if you have a plan already but want it reviewed amended or updated.

Please call my office today at (818) 360-9500, or visit us on the Web at [www.christopherlawgroup.com](http://www.christopherlawgroup.com) for a complimentary meeting in your home. Protect your family legacy today and gain peace of mind.

*Thomas P. Christopher, Esq., Christopher Law Group, Inc., (818) 360-9500, 11260 Wilbur Ave., Suite 105, Porter Ranch, California 91326. [www.christopherlawgroup.com](http://www.christopherlawgroup.com)*

## Lighter Side

(Continued from page 7)

And, by the way, Arnold Schwarzenegger still finds the decal trick very effective.

*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 writes a humorous column for the California Pharmacists Association Journal as well as our North Valley Community Connection. In addition to the comedy articles and books he is also doing standup. That is to say, he is trying to standup after he finishes his workouts. © Barry Pascal February 2016*

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**BELWOOD BAKERY**  
8737 Tampa Ave, Northridge  
(747) 202-0145  
Belwoodbakerycafe.com

**BUFFALO WILD WINGS**  
Robert Rivera / (818) 886-8520  
9301 Tampa Ave, Northridge  
Buffalowings.com

**CASSIE CAKES CAKERY**  
Ms. Cassie Clark  
19524-2 Nordhoff Street  
Northridge/ (818) 678-9231  
cassiecakescakery.com

**FOREVER HEALTHY**  
Chris Schanafelt  
10158 Mason Ave., Chatsworth  
(805) 304-5856

## BANKS / CREDIT UNIONS

**BANK OF AMERICA**  
Nick Arshakian / (818) 396-7404  
10200 Reseda Blvd.  
Northridge, CA 91324  
mortgage.bankofamerica.com/ nercesarshakian

**PREMIER AMERICA CREDIT UNION**  
18001 Chatsworth Street  
Granada Hills, / (818) 360-7909  
Premier.org

**UNION BANK**  
Carol Luna  
19921 Rinaldi Street  
Porter Ranch/ (818) 831-5208  
unionbank.com

**WELLS FARGO**  
Juan Cabrera  
9119 Reseda Blvd. / Northridge, CA  
91324 / 818-407-8951

**WILSHIRE BANK**  
Alfredo Macias / (818) 773-6130  
8401 Reseda Blvd., Northridge

## BANQUET HALL

**THE VENETIAN PALACE**  
Ray Andonian  
6740 Corbin Avenue, Reseda  
(818) 632-7298 / venetianpalace.com

## BARBERSHOP

**MR. SCISSORS BARBERSHOP**  
Edmond Andonian  
9423 Reseda Blvd. Unit B  
(818) 678-9711 / mr-scissors.com

**MAJOR FADERZ INC.**  
Terence Brumfield  
Northridge Mall  
9301 Tampa Avenue, Space 5517  
Northridge/ (818) 477-2212  
vagaro.com/majorfaderz

## BUSINESS & PROFESSIONAL SERVICES

**CASINO BOOKKEEPING & PAYROLL SERVICES**  
21049 Devonshire St., Ste 211  
Chatsworth, CA 91311  
818-700-0497 / casinobookkeeping.us

**ELITE MERCHANT SOLUTIONS**  
16600 Sherman Way, #205,  
Van Nuys / (818) 503-4545  
ext. 219 / elitedatacorp.com

**MARK STERLING PROMOTIONAL ITEMS**  
19353 Ventura Blvd.  
Tarzana, CA 91356 / 818-705-8121  
worldsgreateststuff.com

**THE SQUEEKY MOUSE QUICKBOOKS**  
Sharon Wolf / (818) 631-1702

**THE UPS STORE**  
9227 Reseda Blvd, Northridge  
(818) 709-6477  
theupsstorelocal.com/6477

## CAR WASH

**NORTHRIDGE CAR WASH**  
Khaled Ammari  
9240 Reseda Blvd.  
Northridge/ (818) 700-9994

## CERTIFIED FINANCIAL PLANNERS & ACCOUNTANTS

**MARK FREEDMAN, CPA**  
8949 Reseda Blvd., Suite 123  
Northridge CA 91324  
(818) 341-6115/mark@msf-cpa.com

## COMPUTER SERVICES

**NORTHRIDGE COMPUTER REPAIR**  
Beau Bergquist  
8929 Balboa Blvd.  
Northridge/ (818) 674-0941  
northridgecomputerrepair.com

## COUNTRY CLUB

**PORTER VALLEY COUNTRY CLUB**  
19216 Singing Hills Drive  
Northridge, CA 91326  
818-360-1071 / portervalley.com

## DRY CLEANERS AND ALTERATIONS

**ZEPPELIN CLEANERS**  
Joanne Park  
9545 Reseda Blvd. #13, Northridge,  
CA 91324 / (818) 772-1121  
Zeppellincleaners.com

## ENTERTAINMENT

**CHUCK E. CHEESE**  
Elva Colio/Ericka Chinchilla  
8425 Reseda Blvd./16269 San  
Fernando Mission Blvd.  
(818) 993-3447/(818) 366-8902  
chuckecheese.com

**THE SOCIAL LOUNGE**  
Nick Scarmozzino / 818-812-9390  
18436 Dearborn Street  
Northridge, CA 91325  
experienceflavor.com

## ESTATE ATTORNEY

**CHRISTOPHER LAW GROUP**  
Tom Christopher  
11260 Wilbur Ave., Porter Ranch,  
CA 91326 / (818) 360-9500  
christopherlawgroup.com

## ESTATE SALES

**RLB ESTATE SALES & HANDYMAN SERVICES**  
Northridge/Estate Sales-Laura  
(818) 606-0476  
Handyman Services-Rob  
(818) 456-8852

## FINANCIAL SERVICES

**ARCHER WEISS**  
21515 Vanowen St #200 Canoga Park / (818) 610-8560  
Archerweiss.com

**BANKER'S LIFE & CASUALTY**  
Sadie Sadeghi  
Northridge / 818-384-8434

**COGENT INDEPENDENT ADVISORS, INC. RIA**  
Deborah Ellis  
19420 Business Center Drive #102  
Northridge/ (805) 585-5424  
cogentadvisors.com

## FLOORING

**FINMARK CARPET ONE**  
Jon Finmark  
19601 Parthenia St., Northridge,  
CA 91324 / 818-885-6466  
finmarkcarpetonenorthridge.com

## FLORISTS

**RESEDA FLOWERS**  
Carmen Gabriel  
19755 Vanowen Street A-22  
(818) 343-6868  
resedaflowershop.com

## GROCERY STORES

**SMART AND FINAL**  
Matt Messer  
18555 Devonshire Street  
Northridge/ (818) 368-6409  
smartandfinal.com

## HEALTH CLUB / FITNESS

**CRUNCH FITNESS**  
Ray Chung  
10155 Reseda Blvd., Northridge  
(818) 435-7545 / crunch.com

## HEALTH, WELLNESS & MEDICAL GROUPS

**BALBOA MEDICAL CENTER & SPA**  
9900 Balboa Blvd. Suite E  
Northridge / (818) 701-0017  
balboamedcenterspa.com

**COMFORT DENTAL GROUP**  
Dr. Vadim Lebovich  
9068 Tampa Avenue  
Northridge/ (818) 734-9030  
mycomfortdentalgroup.com

**C.O.R.E. CENTERS**  
(Center of Restorative Exercise)  
9667 Reseda Blvd., Northridge  
(818) 718-2673 / corecenters.info

**DAVID SHANNON, DDS**  
18915 Nordhoff St. Suite 1  
Northridge / (818) 772-7096  
davidshannodds.com

## DC COLLECTIVE

Yolanda Aldaz  
8053 Deering Avenue  
Canoga Park/ (818) 887-0980

## DENTAL HYGIENE FOR THE HOMEBOUND

Brenda Kibbler / (818) 521-8572  
hygienehousecalls.com

## ENAGIC-KANGEN WATER

Aurora C. Ramirez  
18543 Devonshire Street, Ste 185  
Northridge/ (818) 626-0558  
h2oseaca.com

## EXER - MORE THAN URGENT CARE

Dana Johnson  
19346 Nordhoff Street  
Northridge/ (818) 727-2040  
exerurgentcare.com

## FACEY MEDICAL GROUP

Northridge- (818) 734-3600  
Porter Ranch-(818) 403-2400  
Mission Hills-(818) 365-9531

## GILBERT ABILEZ JR. DDS

Dr. Abilez  
17300 Nordhoff Street  
Sherwood Forest/ (818) 886-0991  
drgil91325@gmail.com

## GOLDSTEIN CHIROPRACTIC

19350 Business Center Dr.  
Northridge / (818) 993-3668  
Goldsteinchiro.com

## HAVEN CHIROPRACTIC

Dr. Brian Ross  
9337 Wystone Avenue  
Northridge/ (626) 249-2011

## KIDZ DENTAL CARE

11239 Tampa Ave., #208  
Porter Ranch  
(818) 368-6266  
Kidzdentalcare.com

## KOOL LIVING RECOVERY CENTER

(866) 921-3778  
Koolrecovery.com

## NORTH VALLEY PHYSICAL THERAPY

11858 ½ Balboa Blvd.,  
Granada Hills  
(818) 217-4868  
Northvalleypt.com

## NORTHRIDGE DENTAL CENTER

Dr. Shahram Nouri  
9318 Reseda Blvd.  
Northridge/ (818) 885-5200  
snouri2001@hotmail.com

## NORTHRIDGE SPECIALTY IMAGING CENTER

Parizad Hooshi  
19871 Nordhoff Street  
Northridge/ (818) 349-5050  
specialtyimagingcenter.com

## NORTHRIDGE SPINE & SPORT PHYSICAL THERAPY

Rick Katz  
11260 Wilbur Avenue #101  
Northridge/ (818) 832-5656  
adienthealth.com

## NORTHRIDGE SPORT & SPINE

11260 Wilbur Avenue, Northridge  
(818) 832-5656 / Adienthealth.com

## PHILLIPS GRADUATE INSTITUTE COUNSELING CENTER

19900 Plummer St., Chatsworth  
(818) 386-5615 / Pgi.edu

## PORTER RANCH QUALITY CARE

19950 Rinaldi Street  
Suite 100, Porter Ranch  
(818) 363-CARE (2273)  
prqualitycare.com

## PROCARE HOSPICE

10200 Sepulveda Bl #145  
Mission Hills / (818) 895-8000  
Procarenet.com

## SUNNY VIEW HOME/CLHF

Irene and Michael Tokar  
17824 Parthenia Street, Northridge  
(747) 202-0981 / sunnyviewhome.com

## THE IMAGINATION CONNECTION

Shon Faye  
15463 Copper Street, Mission Hills,  
CA 91345 / (818) 522-7904

## UCLA HEALTH

19950 Rinaldi Stl, #300  
Porter Ranch / (818) 271-2484  
uclahealth.org/porterranch

## UNITED DENTAL GROUP

10149 Reseda Blvd. Northridge  
(818) 882-3710  
uniteddentalgroup.com

**VIOLET'S WELLNESS & MASSAGE THERAPY**  
Violet Berkenkamp  
7221 Reseda Blvd.  
Reseda/ (818) 590-7944  
facebook.com/violetswellness

## HOME IMPROVEMENT

## ECOLA TERMITE AND PEST CONTROL SERVICES

Susan Fries  
15314 Devonshire Street  
Mission Hills/ (818) 920-7301  
Termitelady.com

**GLASS ETC. CALIFORNIA**  
8258 Louise Avenue, Northridge  
(818) 705-9878 / glassca.com

**KAHN AIR CONDITIONING**  
19434 Business Center Dr., Northridge  
(818) 886-2600 / kahnair.com

**MIKE'S ROOFING**  
Anthony or Mike / (818) 780-8820

**SK LANDSCAPE DESIGN, INC.**  
Steven Kinzler  
San Fernando Valley  
(818) 345-0494  
sklandscape.com

**THE DRAIN CO**  
9250 Reseda Bl., #655  
Northridge / (818) 344-1114  
Thedrainco.com

**THE GREAT FRAME UP**  
9010 Balboa Blvd., Northridge  
(818) 920-4000  
northridge@thegreatframeup.com

**WESTSIDE TILE & STONE**  
7631 Canoga Ave.  
818-704-9222 / westsidetile.com

## INSURANCE

**ANDREWS & VAN LOHN INSURANCE**  
10734 White Oak Ave.,  
Granada Hills / (818) 360-3410  
Avlinsurance.com

**BOWEN VILLALOBOS INSURANCE AGENCY – FARMERS INSURANCE**  
Mila Villalobos  
(818) 389-8345 / 8399 Topanga  
Canyon Blvd. Suite 308  
West Hills, CA 91304  
farmersagent.com/btamoria

**FARMERS INSURANCE AGENCY**  
Jennifer Drew & Lis Sockbeson  
17050 Ventura Blvd. Suite 201  
Encino/ (888) 609-4424  
farmers.com/jdrew

**MAUS INSURANCE SERV.**  
19350 Business Center Dr. #200  
(818) 993-6656  
MausInsurance.com

**NEW YORK LIFE**  
Alex Yayla  
801 N. Brand Blvd.  
Glendale/ (818) 216-7238

**NEW YORK LIFE**  
Scott Wright  
801 N. Brand Blvd., Penthouse Suite  
Glendale/ (818) 481-0845

# Community Resources Directory

**PAUL DAVIS & ALBERTA  
BELLISARIO INSURANCE**  
Medicare Supplement plans, Health,  
Life, Long Term Care Insurance /  
(818) 888-0880 / [www.pdinsure.com](http://www.pdinsure.com)

## LEARNING CENTERS

**KNOW IT ALL TUTORS**  
Raphael Healey  
24372 Vanowen Street  
West Hills, CA 91304  
(818) 472-9404  
[knowitalltutors.com](http://knowitalltutors.com)

**SYLVAN LEARNING CENTER**  
Adriene White  
9058 Tampa Avenue, Northridge, CA  
91325 / (818) 885-0283  
[sylvannorthridge.com](http://sylvannorthridge.com)

## LEGAL SERVICES

**CHRISTOPHER LAW GROUP**  
11260 Wilbur Ave #100  
Porter Ranch / (818) 360-9500  
[christopherlawgroup.com](http://christopherlawgroup.com)

**LAW OFFICES OF RICHARD T.  
MILLER**  
7120 Hayvenhurst Ave., #120  
Van Nuys / (818) 994-8234  
[richardtmillerlaw.com](http://richardtmillerlaw.com)

## MERCHANT SERVICES

**HEARTLAND PAYMENT SYSTEMS**  
Mr. David Cantrell  
San Fernando Valley/ (661) 904-3368  
[heartlandpaymentsystems.com](http://heartlandpaymentsystems.com)

## MINERALS

**KARATBARS INTERNATIONAL**  
Sheila Abram  
18017 Chatsworth Street Suite 417  
Granada Hills/(818) 732-9293  
[thegoldsaversclub.com](http://thegoldsaversclub.com)

## MORTUARY & CEMETARY

**ETERNAL VALLEY MEMORIAL PARK**  
23287 N. Sierra Highway  
Newhall / (661) 259-0800  
[eternalvalleymemorialpark.com](http://eternalvalleymemorialpark.com)

## MUSEUM

**THE MUSEUM OF THE SAN FERNANDO  
VALLEY**  
Mitchell Mel  
18860 Nordhoff Street, Suite 204  
Northridge/ (818) 347-9665  
[themuseumsfv.org](http://themuseumsfv.org)

## NEIGHBORHOOD COUNCILS

**NORTHRIDGE SOUTH**  
[northridgesouth@gmail.com](mailto:northridgesouth@gmail.com)  
[northridgesouth.org](http://northridgesouth.org)

**NORTHRIDGE WEST**  
[gwilson@northridgewest.org](mailto:gwilson@northridgewest.org)  
[northridgewest.org](http://northridgewest.org)

## OUTDOOR LIGHTING

**BIEBER LIGHTING**  
P.O. Box 280212, Northridge  
(818) 701-1548 / [bieberlc.com](http://bieberlc.com)

## PAYROLL

**AUTOMATIC DATA PROCESSING  
(ADP) / Nathan Stark**  
6300 Canoga Avenue, Suite 400  
Woodland Hills/(626) 823-7507  
Nathan. stark@adp.com

## PEDIATRIC DENTISTRY

**EDWARD E. DOVE DDS. PC**  
JoAnn Herrera Perez  
20523 Devonshire Street,  
Chatsworth  
CA 91311 / (818) 773-0911  
[pediatricdentistry.com](http://pediatricdentistry.com)

## PEST CONTROL SERVICES

**SPRINGER TERMITE SOLUTIONS**  
Alan Springer  
2828 Chocharan Street #402  
Simi Valley/ (818) 834-3825  
[springertermite.com](http://springertermite.com)

## PET SUPPLIES

**CENTINELA FEED & PET  
SUPPLIES**  
Dwight Nakagawa/Angela Sawyer  
18553 Devonshire Street  
Northridge, CA 91324  
818-282-9129 / [centinelafeed.com](http://centinelafeed.com)

## PRIVATE INVESTIGATOR

**BECKY MOORE INVESTIGATIONS**  
Becky Moore  
Burbank / (818) 425-2595  
[beckymooreinvestigations.com](http://beckymooreinvestigations.com)

## REAL ESTATE

**818MYHOUSE.COM/KELLER  
WILLIAMS**  
David Friedman  
(818) 970-7701 / [818myhouse.com](http://818myhouse.com)

**CANDY WATSON  
NMLS ID# 448171**  
Security 1 Lending  
Reverse Mortgage  
(661) 877-1317

**HOMESMART NCG**  
Ms. Julie Odell  
18429 Nordhoff Street, Northridge  
(661) 295-1000 / [homesmartncg.com](http://homesmartncg.com)

**JKELLER WILLIAMS – The Staples  
Team**  
Alisa Altman  
San Fernando Valley/ (310) 415-0504  
[alisaaltman@kw.com](mailto:alisaaltman@kw.com)  
[thestaplesteam.com](http://thestaplesteam.com)

**MEL WILSON & ASSOCIATES, REAL-  
TORS**  
18860 Nordhoff St, Northridge  
(818) 534-2400  
[melwilsonrealtors.com](http://melwilsonrealtors.com)

**MICKIE ARDI REALTY**  
Debi Ardi  
17048 Chatsworth Street  
Granada Hills / (818) 366-1776  
[renes@mickieardi.com](mailto:renes@mickieardi.com)

**REMAX TRADITIONS**  
Scott Post  
Chatsworth/(818) 535-6028  
[Scottpost33@gmail.com](mailto:Scottpost33@gmail.com)

**THE MORTGAGE HOUSE, INC.**  
Claudia E. Manly  
6351 Owensmouth Street Ste. 102  
Woodland Hills/(818) 227-0922  
[CManly@THEMORTGAGE-  
HOUSE.COM](mailto:CManly@THEMORTGAGE-<br/>HOUSE.COM)  
[themortgagehouse.com](http://themortgagehouse.com)

**TODD TRITES REAL ESTATE  
PROFESSIONAL**

Todd Trites  
17048 Chatsworth Street  
Granada Hills, CA 91344  
818-239-2644 / [toddtrites.com](http://toddtrites.com)

## RECREATION

**SERIOUS CYCLING**  
Jennifer Johnson  
19600 Plummer Street, Suite 100,  
Northridge / (818) 597-8330  
[seriouscycling.com](http://seriouscycling.com)

## RELIGIOUS

**HILLEL 818 – Religious**  
17729 Plummer St., Northridge  
(818) 886-5101 / [818hillel.org](http://818hillel.org)

**SHEPHERD CHURCH**  
19700 Rinaldi St., Porter Ranch  
(818) 831-9333  
[ShepherdChurch.com](http://ShepherdChurch.com)

**TEMPLE AHAVAT SHALOM**  
18200 Rinaldi Place Northridge  
(818) 360-2258 / [tasnorthridge.com](http://tasnorthridge.com)

## RESTAURANTS

**CHA CHA CHICKEN**  
Adriana P. Figueroa  
16912 Parthenia Street, Northridge  
(818) 672-2130 / [chachachicken.com](http://chachachicken.com)

**CUPS FROZEN YOGURT – THAT'S  
HOT**  
Lori Cantrell  
9301 Tampa Ave Ste 146  
Northridge / [cupsfrozencyogurt.com](http://cupsfrozencyogurt.com)

**DICKEY'S BARBECUE PIT  
NORTHRIDGE**  
Todd Schwartz  
9035 Reseda Blvd., Northridge  
(818) 527-2271 / [www.dickeys.com](http://www.dickeys.com)  
[facebook.com/DickeysNorthridge](http://facebook.com/DickeysNorthridge)

**FARMER BOYS RESTAURANT**  
Kevin Kelly/Megan Kelly  
9010 Reseda Blvd.  
Northridge/(949) 413-5870  
[farmerboys.com](http://farmerboys.com)

**FRESHII**  
Danny Blue  
19500 Plummer Street #F6  
Northridge / [FRESHII.com](http://FRESHII.com)

**JERSEY MIKE'S SUBS –  
NORTHRIDGE**  
Lloyd Weintraub  
19350 Nordhoff Street  
Northridge/(818) 831-7774  
[lweintraub@hotmail.com](mailto:lweintraub@hotmail.com)

**PAK'D PIZZA**  
Joe Assad  
9243 Winnetka Avenue #B  
Chatsworth/(818) 885-1009  
[pakdpizza.com](http://pakdpizza.com)

**ROGER'S RIB SHACK**  
Roger Guydon  
9350 Corbin Avenue, Northridge  
(818) 678-9524 / [rogersribshack.com](http://rogersribshack.com)

**ROSIES BBQ & GRILLERY**  
Northridge / (818) 349-3055  
[rosiebbq.com](http://rosiebbq.com)

**SHARKY'S WOODFIRED MEXICAN  
GRILL**  
Jose Roque  
18426 Nordhoff Street, Northridge  
(818) 772-2800 / [sharkys.com](http://sharkys.com)

**SOFREH KABOB HOUSE**  
Sam Miremadi  
19500 Plummer Street Suite B-4  
Northridge/(818) 477-7980  
[sofrehkabobhouse.com](http://sofrehkabobhouse.com)

**THE FLAME BROILER**  
Ricky Sood / (818) 734-7300  
19350 Nordhoff Street C-2  
Northridge, CA 91324  
[flamebroilerusa.com](http://flamebroilerusa.com)

**URBANE CAFÉ**  
9020 Reseda Blvd.  
Northridge / (818) 812-9036  
[urbanecafe.com](http://urbanecafe.com)

## RETAIL

**BEDS UNLIMITED, INC.**  
Lucie Volutsky  
6949 Topanga Canyon Blvd.  
Canoga Park / (818) 702-9999  
[bedsunlimitedmattress.com](http://bedsunlimitedmattress.com)

**BMEBIKES, LLC**  
Timothy Park/Peter An  
18247 Parthenia Street  
Northridge/(818) 634-6507  
[bmebikes.com](http://bmebikes.com)

**TOTAL WINE & MORE**  
Mr. Wilson Paine  
19336 Nordhoff Street  
Northridge/ (818) 700-0130  
[totalwine.com](http://totalwine.com)

## SCHOOLS / EDUCATION

**COLLEGE PLANNING EXPERTS, INC.**  
Kelly Mattinson  
Valencia, Westlake Village, Encino  
(818) 398-4455  
[Collegeplanningexperts.com](http://Collegeplanningexperts.com)

**KINDERCARE LEARNING CENTER**  
Deborah Bradley  
16901 Lassen Street  
North Hills / (818) 368-5334  
[kindercare.com](http://kindercare.com)

**PHILLIPS GRADUATE  
INSTITUTE**  
19900 Plummer St., Chatsworth  
(818) 861-6627 / [Pgi.edu](http://Pgi.edu)

**ST. EUPHRASIA**  
Mary B. Blair  
17637 Mayerling Street  
Granada Hills/(818) 363-5515  
[steuphrasiaschool.org](http://steuphrasiaschool.org)

## SECURITY

**PROTECTION ALARMS**  
Paul Eisenstadt  
(818) 885-7726  
[Protectionalarms.com](http://Protectionalarms.com)

**SECURITY UNLIMITED LOCKSMITH**  
15539 Parthenia Street  
North Hills (818) 892-1109  
[Securityunlimitedlocksmith.com](http://Securityunlimitedlocksmith.com)

## SENIOR SERVICES

**ASSISTED GARDENING**  
Debbie James  
San Fernando Valley/(818) 922-9153  
[djamskis@gmail.com](mailto:djamskis@gmail.com)  
[www.assistedgardening.weebly.com](http://www.assistedgardening.weebly.com)

**BROOKDALE CHATSWORTH**  
Melanie Rivera/Adam Rice  
20801 Devonshire Street  
Chatsworth/818-341-2552  
[brookdale.com](http://brookdale.com)

**CRAWFORD MORTUARY**  
Ms. Janice Hawkins  
8717 Tampa Avenue/(818) 349-9701  
[crawfordmortuary.com](http://crawfordmortuary.com)

**CHRISTOPHER LAW GROUP  
Estates & Wills**  
11260 Wilbur Ave #100, Porter  
Ranch / (818) 360-9500  
[Christopherlawgroup.com](http://Christopherlawgroup.com)

**ELDER LIFE CONNECTIONS**  
Angela Muki  
San Fernando Valley/(877) 202-4842  
[elderlifeconnections.com](http://elderlifeconnections.com)

**ELDERADMIN**  
Michael Blevins  
San Fernando Valley  
(818) 488-1749 / [elderadmin.com](http://elderadmin.com)

**GOLDEN AGE HOME HEALTHCARE,  
INC./ANGEL'S TOUCH HOSPICE INC.**  
Ms. Carrie G. Corpus  
9029 Reseda Blvd. Suite 101  
Northridge/ (818) 718-4680

**HELPING HANDS FOR SENIORS**  
Sean Jenkins  
9420 Reseda Blvd.  
Northridge/(818)886-8088  
[helpinghandsforseniors.org](http://helpinghandsforseniors.org)

**HOME CARE ASSISTANCE**  
Roy and Diana Melin  
23360 Valencia Blvd.  
Valencia/ (661) 259-9914  
[homecareassistanceSantaClarita.com](http://homecareassistanceSantaClarita.com)

## HOMEWATCH CAREGIVERS

Kristine Martin  
3717 E. Thousand Oaks, Ste 110  
Thousand Oaks  
(805) 409-2311 / [homewatchcaregivers.com/thousand-oaks](http://homewatchcaregivers.com/thousand-oaks)

## LIFESTYLES BY INFINITY

Diane Blessing  
San Fernando Valley/(310) 489-7916  
[lifestylesbyinfinity.com](http://lifestylesbyinfinity.com)

## MOVE MY SENIOR LLC

Cynthia Rabinovitch, CSA, CDM  
2416 W. Victory Blvd. #623  
Burbank/ (818) 934-1506  
[movemysenior.com](http://movemysenior.com)

## NORTH VALLEY PHYSICAL THERAPY

11858 ½ Balboa Blvd.,  
Granada Hills / (818) 217-4868  
[Northvalleypt.com](http://Northvalleypt.com)

## PAUL DAVIS & ALBERTA BELLISARIO INSURANCE

Medicare Supplement plans, Health,  
Life, Long Term Care Insurance /  
(818) 888-0880 / [www.pdinsure.com](http://www.pdinsure.com)

## SENIOR RESOURCES, INC

15021 Ventura Blvd., #600  
Sherman Oaks  
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## Helping retirees think outside the box

By MarcWeiss

When you have retired, your goal is to expire before your bank account does. A more moderate solution, however, is to try and figure out how much you can withdraw each year – a tricky calculation at best, since you know neither what you'll earn in any given year, nor what the rate of inflation will be, nor how long you'll live.

Financial planners have long recommended that you use the 4% rule in judging how much you can withdraw safely from your investments. Recently, however, academics and experts in the retirement arena have suggested that in a lower interest rate economy that 2.8% – 3% is a more reasonable alternative, given that savings rates are virtually zero. But, please do not be upset

with me, these are the experts coming up with these numbers!

This brings us to what we call the two tyrannies of retirement. Being too conservative in your assumptions will rob you of retirement joy. Most people spend their working years looking forward to enjoying retirement but then in fear of running out of money they underspend during their retirement years denying themselves the lifestyle that they have dreamed of. On the other hand many retirees misjudge their longevity believing they will not



Marc Weiss

**Continued on page 12**

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## The Home Equity Conversion Mortgage expands its role

By Jay Bolton

Since its inception in 1989, FHA's Home Equity Conversion Mortgage (HECM) has been seen as the "loan of last resort". Folks, over 62, who were "house rich but cash poor" now had the means to safely access some of the equity in their homes in order to stay in their homes. More importantly, because no monthly mortgage payment was required, accessing this equity did not add to their monthly expenses.

Over the past 4-5 years financial academics have studied and expanded the scope of the HECM as a means to protect and preserve the existing investment portfolios of wealthy clients. How is this achieved?

A client's "cash reserves" or liquidity is an important element in any financial plan for those close to or in retirement. This liquidity, in essence, becomes a "risk management tool" by which the financial advisor can maintain a client's investment income distribution without having to sell equities in a "down market". With the option of distributing income from the cash reserves, the portfolio is given time to recover value.

Many advisors recommend 12-24 months of a client's income be maintained in the reserve. There are, of course, "opportunity costs" to maintaining this cash reserve because funds in the reserve are not invested,

and we all know the current dismal returns of money market accounts.



Jay Bolton

An investment portfolio, however, is only part of a client's total "net worth". A large part of this net worth also resides in the equity in their home. Unfortunately, this equity is illiquid. Academic studies by noted financial experts have analyzed the effect of unlocking a portion of this equity and utilizing it as part of an integrated financial plan. This is accomplished by employing the features of the HECM program to build substantial liquidity through a Line of Credit (LOC) to help protect and preserve an existing investment portfolio. The results of these studies are quite remarkable.

The most powerful feature of a HECM LOC is that the line grows over time. This growth rate varies with the HECM program selected, but averages some 3-4% per year. Funds in the LOC are not borrowed, so no interest accrues. A client may never need to access the line, but nevertheless, it is there for emergencies or any other use. The client and/or the financial advisor now have the option to tap into this source of cash instead of selling assets in the portfolio. The added bonus is the loan can be paid back at any time.

**Continued on page 12**

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## No cost tax preparation offered by CSUN students

(Continued from page 1)

Credit (EITC) program — the nation's largest and most powerful federal aid program for the working poor," Efrat said.

For a list of CSUN VITA locations — including sites in Panorama

City, Sylmar, Pacoima, Sun Valley, San Fernando, Van Nuys and Canoga Park, as well as on campus — and the dates and times students will be available to prepare tax forms, visit VITA's website at <http://www.csun.edu/bookstein>

[institute/csun-vita-clinic](#).

Recognizing the increasing demand for VITA's services, Efrat said the CSUN program has expanded the period it offers free tax preparation assistance from about seven weeks to 11 weeks. It also has expanded its hours of operation on the CSUN campus from eight hours per week to 44 hours per week.

"With the expanded capacity, we plan to increase the number of taxpayers we serve from 350 in 2015 to more than 1,800 this year," Efrat said.

VITA does not prepare tax returns for people with complicated capital gains and losses, a minor's investment income, a request for a Social Security number, a request to determine a worker's status for pur-

## Jay Bolton

(Continued from page 11)

without penalty for future reuse.

Please note at no time is it recommended that home equity be used to purchase any risk based investment products.

Building substantial cash reserves to preserve an existing investment portfolio and obtain protection against life's uncertainties is

available through FHA's HECM program. However, HECM benefits can be adversely impacted should interest rates rise. Contact a local HECM representative to learn the details.

*Jay Bolton is a reverse mortgage loan officer for Retirement Funding Solutions 818-366-6210 or email at [jbolton@RFSLENDs.com](mailto:jbolton@RFSLENDs.com)*

Advertorial

## Marc Weiss

(Continued from page 11)

live as long as they actually do thereby spending too much money in the early years resulting in a dramatic need to adjust their living standards or in some cases tragically running out of money. Many people figure that they can just take out their earnings any given year and live off those. But, what happens when we have a sudden or unexpected downturn in the stock markets?

The second is inflation. Even modest inflation will erode your buying power over time. Suppose you withdraw \$500 every month from your retirement kitty. After 10 years of 3% inflation, \$500 will

have the purchasing power of \$380. But, this is NOT a problem if you have an Equity Indexed Annuity which keeps pace with inflation!

What's a retiree to do? If that retiree puts money into an Equity Indexed Annuity the GUARANTEED payout for life will be a GUARANTEED improvement. PLUS, consider the fact that the retiree at this age has a better than 70% chance of incurring a confinement in the coming years. In that event the monthly payout from the annuity would double the monthly income for up to five years should confinement occur.

Change is our new constant, presenting different opportunities

and risk every day. Navigating them successfully is possible – but requires new thinking, a broader perspective and adaptable strategy that position people for the changing road ahead. Helping clients assess the strengths and weaknesses in their current plan and recommending changes to position them for the future – whatever the investment terrain is what successful advisors do for their clients every day. Isn't it time to help people think outside the box?

*Marc H. Weiss, Archer Weiss Insurance & Financial Services, Inc. Telephone Number: (818) 610-8560. Web Address: [www.archerweiss.com](http://www.archerweiss.com)*

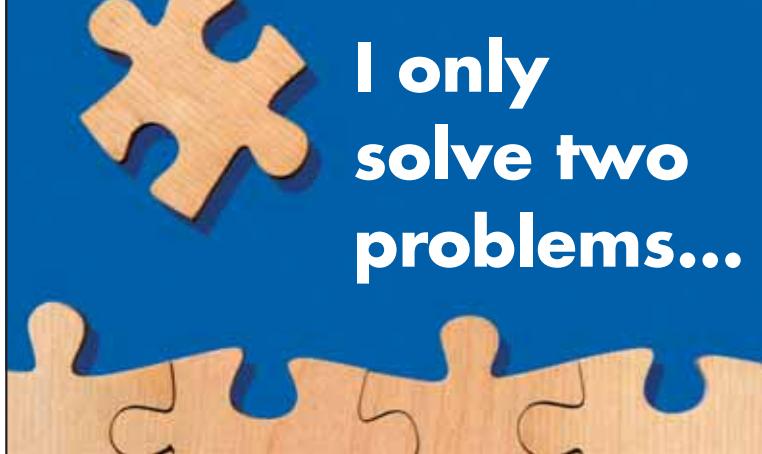
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poses of federal employment taxes and income tax withholding, a non-deductible IRA, small-business owners with losses, ITIN applications, active members of the military and married taxpayers filing separate returns.

Almost 300 CSUN student volunteers completed intensive training on handling federal and state tax

returns. In addition to providing service to the community, the CSUN VITA Clinic also gives students an opportunity to gain knowledge and experience in their field of study.

*For more information about the CSUN VITA Clinic, call (818) 677-3600 or email [CSUNVITAClinic@csun.edu](mailto:CSUNVITAClinic@csun.edu).*



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