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**HISTORIC
KENSINGTON**

HISTORIC DISTRICT UPDATE

We continue to make progress! While there is still quite a bit of “behind the scenes” activity, our next phase involves the photography of the homes. We have gathered a small group of volunteers to complete this task that was mentioned in the last update. We also acknowledge the large number of volunteers offering their assistance. We will put you to use as items come up!

While it may seem like not much is happening please know that significant steps are occurring. We will continue to compile the material needed to eventually turn over to a consultant to submit on our behalf. We are examining that aspect even now.

We appreciate the positive comments from Kensington residents and expect that becoming an Historic District will benefit the community in many ways. Visit the website www.historickensington.org for additional information.

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SUDOKU & MORE!**
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SPEAKING**
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And More!

WINNIE'S PICKS!

by Winnie Hanford
of Kensington Video



THE HAND OF GOD (2021)

Directed by Paolo Sorrentino

This semi-autobiographical film of Sorrentino's early life is seen through the youthful experiences of Filippo Scott, a 17-year-old living in Naples during the 1980s. Our young protagonist experiences the joys of soccer inspired by his Napoli legend, Diego Maradona, the coming-of-age experiences with family and friends, his sexual awakening, and the tragic death of his parents. You will witness the naïveté of his youth and his forced maturity

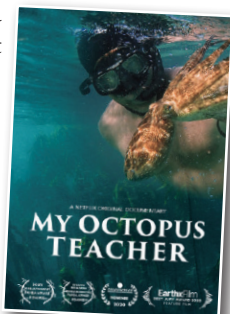


brought on by tumultuous events. This film is very reminiscent of the characterizations in Fellini's films.

MY OCTOPUS TEACHER (2020)

Directed by James Reed & Philippa Ehrlich

This documentary chronicles the free-diving experiences of Craig Foster in a kelp forest off the western coast of South Africa in False Bay. Foster encounters a female octopus and spends almost a year observing and interacting with the female sea creature. He observes



her daily routines, methods of surviving, mating, and eventually her death. Through these intimate experiences, he learns more about the unpredictability of life and the need to survive in one's surroundings. As a result of his research, he fostered a deeper bond with his own son. This is a Winnie's Pick!

I CARE A LOT (2021)

Directed by J Blakeson

Marla Grayson, acted by Rosamund Pike, is an emotionless con artist who victimizes the elderly. Her highly successful scheme involves convincing the courts to become the sole guardian of a person who is incapable of caring for oneself. Once the guardianship is granted, Ms. Grayson takes control of all property, accounts, and other valuables. These are soon liquidated and placed into Grayson's possession. One of her



victims has a son that surfaces and wishes to contact his mother but is refused by Grayson's legal control. Eventually, Grayson chooses the wrong victim for her con game, and she encounters more trouble than she can imagine. It's a frightening tale of victimizing the elderly, but it is quite enlightening.

HOTEL MUMBAI (2018)

Directed by Anthony Maras

This action film is based upon a 2009 documentary Surviving Mumbai, that chronicles the vicious attack on several locations throughout Mumbai. The Taj Mahal Palace Hotel is the scene of this raid by a terrorist group, Lashkar-e-Taiba. Guests and staff of the hotel fight for their survival and await a rescue by the ill-trained local police. It will have you on the edge of your seat as the terrorists strike without regard to human life.



ELECTION (1999)

Directed by Alexander Payne

With election day in November and politics always in the news, it might be fun to watch a favorite from the past. Jim McAllister is a civics teacher at an Omaha, Nebraska, high school. He is supervising the student council election. He has a personal animus towards Tracy Flick, a student who was involved sexually with his best friend and colleague. The teacher lost his job and wife, while Tracy survived unscathed from the affair. McAllister tries to derail her campaign and finally resorts to some ballot counting treachery. Matthew Broderick and Reese Witherspoon are brilliant in their performances. This is a Winnie's Pick from the past.



If you need to purchase a film or make a copy of an event or wedding, please call my son, Guy, at 619-269-6998 or email him at kensingtonvideo.com.

SPOTLIGHT: ANIMAL RESCUE GROUPS SECOND CHANCE DOG RESCUE

Second Chance Dog Rescue (SCDR INC, dba Second Chance Dog Rescue) is a non-profit 501c3 organizations dedicated to saving homeless dogs. We rescue, rehabilitate and re-home dogs, primarily from local shelters, as well as dogs surrendered by their owners for various reasons, and dogs from Baja California, Mexico. Once we receive a dog, we provide medical care, including spay and neuter, and any necessary rehabilitation.



We have an application process for those interested in adopting one of our dogs. Upon approval of the application, the dog and the adopter enter into a two week "transition" or foster period, to make sure it's the right fit for the family and the dog. After completion of a successful foster period, we may do a home visit before we finalize the adoption.

Second Chance Dog Rescue was founded in the fall of 2008 by Sandra D. Simpson, Jason Cordoba, and Maria Blake who recognized the urgent need in our community. We pride ourselves on being a rescue group that is flexible and non-breed specific. We also rescue senior dogs, as well as those with health or medical issues. Second Chance Dog Rescue has accomplished a true miracle within our community. We have successfully rescued more than 11,000 dogs placing them in loving, safe, forever homes. Many

have asked how this was possible. It was done utilizing a team of very dedicated volunteers who bring a wealth of experience regarding dog behaviors, keen business sense, the use of technology, networking and social media, and most of all, our philosophy of keeping the welfare of the dogs our first priority.

Another one of our strongest keys to success is our network of volunteers and foster family homes. Because we do not operate out of a shelter or have a facility in which to house our adoptable dogs, we rely heavily on volunteers who lovingly open their hearts and their homes, offering temporary accommodations. Once integrated into one of our foster families, a dog that may have come to us frightened, timid, or otherwise emotionally scarred, will blossom and flourish with the tender loving care s/he receives there, often within just a few days or weeks.

With the support of so many, we hope to set a fine example, and maintain higher standards of excellence in the dog rescue community. Second Chance Dog Rescue has volunteer/foster families throughout Southern California and Baja California, Mexico. The more foster families we have on board, the more dogs can be saved! Won't you consider joining our team?

An Important Note:

Second Chance Dog Rescue does NOT have a kennel or boarding facility—all of our dogs are in private foster homes. There are no dogs at our office. If you are interested in meeting a dog(s) please complete an application online or stop by an adoption event.

Contact Information:

Mailing Address:
Second Chance Dog Rescue
2801 B Street, #55
San Diego, CA 92102
(NOTE: This is a postal business center – please do not bring any dogs to this address)

Office Address:
Second Chance Dog Rescue
4284 Cass Street
San Diego CA 92109.

Call or email us at:
619.721.3647 (DOGS)
info@secondchancedogrescue.org

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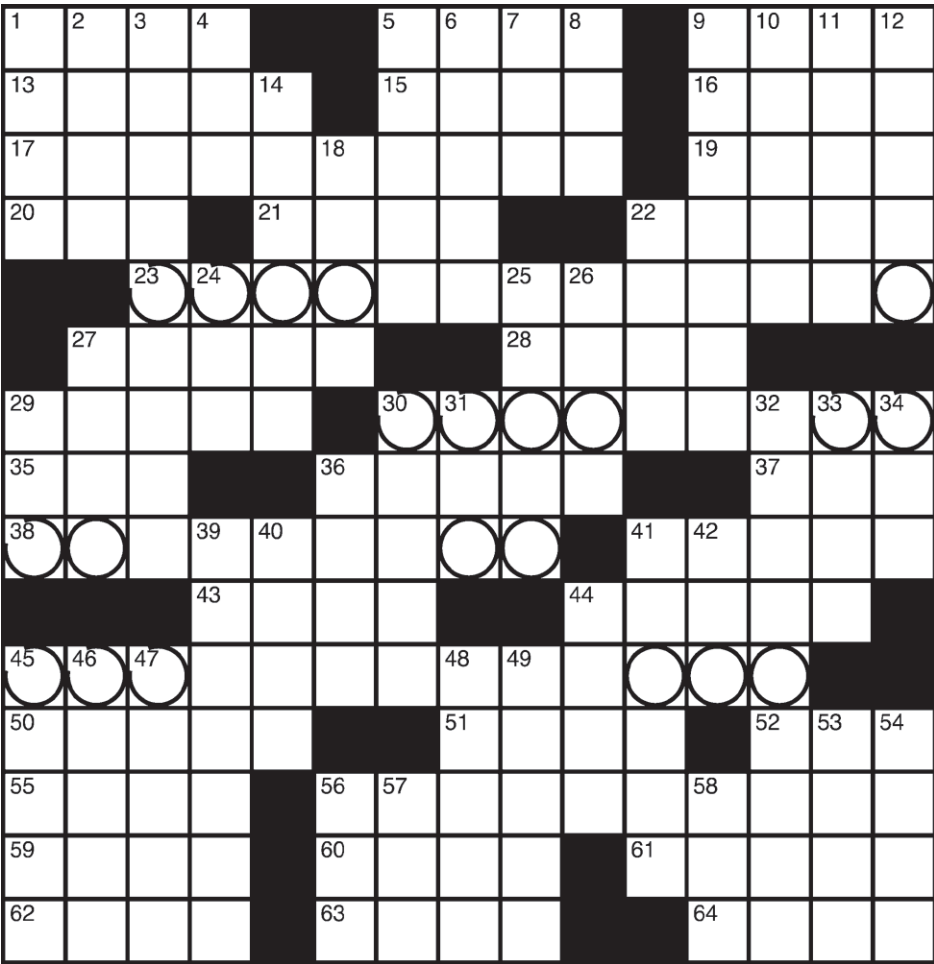
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CROSSWORD PUZZLE



ACROSS

- 1 Bear's home
5 Actress Winslet or Hudson
9 Clever tactic
13 Pig Latin negative
15 Spoken
16 Levitate
17 Accompanying dishes, like 56-Across
19 "Kapow!"
20 Air pressure meas.
21 College head
22 Actress Lively of "Green Lantern"
23 Athenian now a citizen in Athens, Georgia, say
27 Hillock
28 J, F or K, in "JFK": Abbr.
29 Fancy farewells
30 Spraying gently, as plants
35 Crush consistently in competition
36 Did a stable job
37 Long of "Boiler Room"
38 Expecting a baby, quaintly
41 Capture
43 Mayberry youngster
44 Secret stash
45 "... nothing more"
50 Tablets with preloaded FaceTime
51 Skin care additive

- 52 Decisive boxing victories
55 Bonkers
56 Circular fried food ... and what's in the circled letters
59 Again
60 Tea and coffee servers
61 Treat with disdain
62 Fronded office greenery
63 Assign stars to
64 Sheepish animals?

DOWN

- 1 Issue for a speech coach, perhaps
2 x, y or z, in geometry
3 Like one saying "Well, I never!"
4 Singer Carly ___ Jepsen
5 George Eastman's camera
6 Bowl game venue
7 Gravel driveway alternative
8 Golf great Ernie
9 Massive awareness campaign, for short
10 Lavender cousin
11 Japanese financial hub
12 Country south of Saudi Arabia
14 Alpine songs
18 React to a shock
22 "Old chap" speaker
24 Kanga's kid
25 Stuck (in)
26 Oklahoma city that, when reversed, is a synonym for "eat"
27 New Zealander
29 Dairy farm animal
30 Recoiled
31 D.C. dealmaker
32 Having exclusive information
33 "Cool!"
34 "Dilbert" cry
36 Leg part guarded in soccer
39 Square dance milieu
40 TurboTax pros
41 Chicken piccata toppers
42 Knee injury initials
44 "Get moving!"
45 Savory rice dish
46 Barely ahead
47 Indy competitor
48 New Orleans NFLer
49 "Uncle!"
53 "Puss in Boots" monster
54 Nine-digit IDs
56 "Give us this day ___ daily bread": Matthew
57 Gun lobby org.
58 Rocks in a bar

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PUZZLE answers



| | |
|---|---|
| PAR SCORE 220-230 BEST SCORE 285 | <div>SCRAMBLE</div> <div>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62</div> |
| <div>PAR SCORE 220-230 BEST SCORE 285</div> <div>SCRAMBLE</div> <div>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62</div> | <div>SCRAMBLE</div> <div>1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62</div> |

SCRABBLE

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PAR SCORE 220-230
BEST SCORE 285

FIVE RACK TOTAL
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. SOLUTION TOMORROW

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgrams@gmail.com

JUMBLE

Unscramble these four Jumbles, one letter to each square, to form four ordinary words.

| | |
|--------|--|
| TYTKI | 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 |
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| GIDNIO | 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 |
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THAT SCRAMBLED WORD GAME
by David L. Hoyt and Jeff Knurek



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

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Word Search - Painting Colors



- RED
- LAVENDER
- CREAM
- PUCE
- MAHOGANY
- BEIGE
- PINK
- PURPLE
- TANGERINE
- BROWN
- PEACH
- SILVER
- NAVY
- PEARL
- DARK
- LIGHT
- DENIM
- GOLD
- TURQUISE
- ORANGE

IN A TIME WHEN INFLATION IS EXTREMELY HIGH, PREPAYING YOUR LOW-COST MORTGAGE MAY NOT BE THE BEST IDEA

by Ilyce Glink
and Samuel J. Tamkin

My mother is in her late 80s and is of an era where owing money is not a good thing. She regularly reads your column and keeps insisting that I should pay down my home loan. She has even offered me money to do that. My interest rate is less than 4%. Is she right?

It's good to know somebody is paying attention to the idea that prepaying your mortgage can save you tens of thousands, if not hundreds of thousands of dollars over the life of the loan.

Americans like to build wealth. Every payment repays a bit of the loan balance. Prepaying speeds up that process, saving you interest as you only get charged interest on the loan balance that's outstanding.

Most homeowners have the vast majority of their wealth in their homes. One argument against prepaying is you're locking up your cash in a relatively illiquid asset. That's true, but you can usually take out a home equity loan or do a cash-out refinance, if you need to be more liquid. In the meantime, you're saving money.



In a time when inflation is extremely high, prepaying your low-cost mortgage may not be the best idea. Millions of homeowners refinanced when interest rates were at historic low levels over the last few years and now have extremely low monthly payments. If you refinanced and got an interest rate of 2.5% or 3% on a 30-year fixed-rate loan, you may be able to earn substantially more than that by investing the money in a variety of assets, including I-bonds, which pay above the rate of inflation, or in the stock market, which is currently in a bear market but may still

offer better long-run returns.

So, when does it make sense to prepay your mortgage? Right now, interest rates on a 30-year fixed-rate loan are bouncing between 4.5% and 5.5% for consumers with credit scores over 760 or 780. If your credit score is lower, you'll pay even more. That's twice as high as interest rates were in 2021. Still, some people are buying homes. If you do buy a home and have a higher interest rate, prepaying your mortgage might make some sense, unless you have a better place to put the cash. Or, you're just scraping by financially.

If you really can't sleep at night because you're allergic to debt of any kind, then go ahead and prepay your mortgage.

We also think that if you're nearing retirement, and will be living on a fixed income once you get there, prepaying your mortgage is a smart move.

In retirement, you may not want a mortgage payment to deal with on top of property taxes and higher overall living expenses given the inflationary times. Freeing up cash flow as you head into your post-work life makes sense.

In inflationary times,

rising prices can mess with tight budgets. Rather than spending extra money to prepay a low-cost mortgage, you're better off socking away or investing that cash to help cover escalating costs over the next few years until inflation gets under control.

Your mother is probably experiencing this every time she goes to the grocery store or looks to fill up her car with gas. She's worried about you, even though retirement is probably at least a decade away. She knows, because she's in her 80s, that life can be long and full of surprises, some of which will be less than pleasant. She probably also knows that having enough cash on hand can help get you through tougher times.

But you can manage all of this without spending extra cash when your mortgage payments are virtually interest-free. Overall, we like the idea of prepaying your mortgage. We've done it and we love being mortgage-free.

But right now, if your mortgage carrying costs are low and fixed, don't mess with that. Focus on saving as much as you can and continuing to assure your mom that you are doing fine. ■

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THE
GREAT
ESTATE
ADVISOR

Edward Jones

by David Tam,
Edward Jones in Kensington

One of the rewards for working over several decades is the ability to contribute to tax-advantaged retirement accounts, which can help provide needed income for you when you do retire. As the years went by, you may well have accumulated several retirement accounts, such as IRAs and 401(k)s or similar employer-sponsored plans. But you might find it advantageous to consolidate these accounts with a single provider.

Consolidating them can provide you with several potential benefits, including these:

- **Less confusion and clutter** – If you have multiple accounts in different locations, it may be difficult to keep track of tax documents, statements, fees, disclosures and other important information. Consolidating accounts could help provide clear, simplified account maintenance.

- **Less likelihood of “lost accounts”** – It may be hard to believe, but many people abandon their retirement accounts, leaving thousands of dollars behind and unclaimed.

In fact, at the end of 2021, there



SHOULD YOU CONSOLIDATE RETIREMENT ACCOUNTS?

were nearly 25 million forgotten 401(k) accounts, worth about 20% of all 401(k) assets, according to an estimate by Capitalize, a financial services company that helps individuals roll over retirement plan assets into new accounts. It's possible that employers can even move small, old accounts out of their 401(k) plans and into an IRA on behalf of their former employees, thus increasing the chances that

savers will lose track of their money. By consolidating your retirement plans with one provider, you can ensure you don't lose track of your hard-earned money.

- **Ability to follow a unified strategy** – With multiple retirement accounts, and different investment portfolios, you might find it difficult to maintain a unified financial strategy that's appropriate for your

goals and risk tolerance. But once you've consolidated accounts with a single provider, you'll find it easier to manage your investment mix and to rebalance your portfolio as needed. The need to rebalance may become more important as you near retirement because you may want to shift some of your assets into investments that aren't as susceptible to swings in the financial markets.

- **Possible improvement in investment options** – Often, 401(k)s may have limited investment selection, so consolidating accounts with a full-service firm may allow for a wider array of products and strategies. This broader exposure can potentially help you improve your overall retirement income strategies.

- **Greater ease in calculating RMDs** – Once you turn 72, you will need to start taking withdrawals—called required minimum distributions, or RMDs—from your traditional IRA and your 401(k) or similar plan. If you don't take out at least the minimal amount, which is based on your age and account balance, you could face a penalty. If you have several accounts, with different providers, it could be cumbersome and difficult to calculate your RMDs—it will be much easier with all accounts under one roof.

So, if you do have multiple retirement accounts, give some thought to consolidating them. The consolidation process is not difficult, and the end result may save you time and hassles, while also helping you manage your retirement income more effectively. ■

This article was written by
Edward Jones for use by your local
Edward Jones Financial Advisor.



JANUARY 2023

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|---------------|------------------------|---------|-----------|----------|--------|----------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| NEW YEARS DAY | | | | | | |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| | | | | | | |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| | MARTIN LUTHER KING DAY | | | | | |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| | | | | | | |
| 29 | 30 | 31 | | | | |
| | | | | | | |



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DECEMBER 2022

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|---------------|--------|---------|---------------------|----------|--------|---------------|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| CHRISTMAS DAY | | | FIRST DAY OF WINTER | | | CHRISTMAS EVE |
| | | | | | | NEW YEARS EVE |



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TIPS FOR COMMITTING TO FAMILY MEALTIME

With the school year in full swing, it can be challenging for families to find time away from their busy schedules and spend quality time together. One easy way to make sure there is quality time to connect between classes, sports and work is by prioritizing family meals at home.

Studies have shown time and time again the lifelong benefits of family meals, including higher self-esteem in kids, better grades and even an increased consumption of healthier foods such as fruits and veggies. Family meals also give everyone an opportunity to share about their day and plans for the week and become closer to those who matter most.

Check out the below tips from Registered Dietitian and Nutritionist Dalina Soto on how to maximize mealtime with your family:

EASE INTO IT

Start by taking baby steps. If you set a goal to start eating one or two more meals together a week, even if it's just for 30 minutes, you will be more inclined to stick to it, and incorporate even more mealtime from there.

GET THE FAMILY INVOLVED IN MEAL PREP

Make mealtime fun by getting the whole family to plan what recipe to make, go grocery shopping together

and gather in the kitchen to prepare the food. Kids will not only enjoy being involved in the process, but it will also help to increase the frequency of eating meals together and foster healthier eating habits.

DON'T LIMIT FAMILY TIME TO DINNER

While families tend to gather more often for dinnertime, it doesn't mean parents and kids can't join for breakfast, lunch or even a snack. Start the morning off right with a nutritious meal using Eggland's Best eggs, which have six times more Vitamin D and 10 times more Vitamin B-12 compared to ordinary eggs to support kids' cognitive wellness and motor function and keep them energized throughout the school day.

SWITCH UP YOUR MEALS

If you're tired of the same boring lunches or snacks, get the family excited by testing out new dishes every week. Get creative with your meals and switch them up by having breakfast for dinner. Or try whipping up a snack board dinner like this Lightyear Grazing Board from Eggland's Best. Inspired by Disney and Pixar's Lightyear, available now on Digital and on Blu-Ray™, this recipe is delicious and nutritious, and can be enjoyed during a family movie night!



LIGHTYEAR GRAZING BOARD

Prep Time: 15 minutes; Serves 6

INGREDIENTS

- 2 cups unsalted popcorn, popped in oil
- 1 cup assorted berries, such as strawberries, blueberries and blackberries
- 6 hard-boiled Eggland's Best eggs, halved
- 1 English cucumber
- 1 bell pepper, red or yellow
- 4 slices low-fat sharp cheddar
- 1/2 melon, such as cantaloupe and honeydew
- 2 apples, cored and sliced
- 20 whole-wheat crackers

SPECIAL TOOLS NEEDED:

- Large wooden board or tray for serving
- Star cookie cutter, various small sizes
- Moon-shaped cookie cutters, 1-2 inch sized
- 3 small ramekins or serving bowls

DIRECTIONS:

1. On large serving platter, place two small serving bowls. Add popcorn in one, berries in another, and whole wheat crackers in remaining bowl.
2. Place hard-boiled Eggland's Best eggs around bowls as desired.
3. Slice cucumber into

rounds. Using moon cookie cutter, cut about 10 slices into moon shapes, and place on board with rounds. Alternatively, you can create moon shapes by slicing cucumber in half lengthwise, deseeding. Then slice down width of cucumber to create moon shape.

4. Deseed bell pepper and cut into four pieces. Using star-shaped cookie cutter, cut into star shapes. Repeat with cheese slices.

5. Cube melon, leaving 1 thin slice to cut shapes. Cut additional melon stars and place all on board as desired.

6. Core and slice two apples and arrange around snacks. ■

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— AMERICA'S — TEST KITCHEN



BLACK BEAN BURGERS

INGREDIENTS — SERVES 4

- 1 large egg
- 1 tablespoon chili powder
- 1/4 teaspoon salt
- 1/4 teaspoon pepper
- 1/4 cup mayonnaise
- 2 ounces tortilla chips, crushed (1 cup)
- 2 cups drained black beans
- 4 scallions, ends trimmed and chopped coarse
- 1/2 to 1 teaspoon sriracha
- 2 tablespoons vegetable oil
- 1 small head Bibb lettuce (6 ounces), leaves separated
- 4 hamburger buns, toasted

DIRECTIONS

1. In a large bowl, whisk egg, chili powder, salt and pepper until well combined. Set aside.
2. Add tortilla chips to the food processor and process until tortilla chips are very finely ground, about 1 minute.
3. Add beans and scallions to processor. Pulse until ingredients are finely chopped.
4. Transfer black bean mixture to bowl with egg mixture. Use a rubber spatula to gently stir ingredients until just combined.
5. Use wet hands to divide black bean mixture into 4 portions and form 4 lightly packed balls. Gently flatten each ball into a circle that measures 3 1/2 inches across. Transfer patties to a plate and refrigerate for 10 minutes.
6. Meanwhile, in a small bowl, stir mayonnaise and sriracha until well combined. Set aside.
7. When patties are ready, heat oil in a 12-inch nonstick skillet for 1 minute (oil should be hot but not smoking). Carefully place patties in skillet and cook over medium heat until well browned on the first side, 4 to 6 minutes.
8. Use a spatula to gently flip patties. Cook until well browned on the second side, 4 to 5 minutes.
9. Serve with lettuce and sriracha mayonnaise.

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getting healthy

Autumn is a busy time for families. Between back-to-school shopping, sneaking in end-of-summer trips, and getting back on track with your routine, you may find that you don't have time to prioritize your wellness. However, the changing of the seasons is a reminder that you should review and revamp your routine.

To help you build good habits, registered dietitian Kristin Kirkpatrick, M.S. has offered the following four nutritional tips that can help you shape your new routine this fall.

1. OUT WITH THE OLD, IN WITH THE NEW

Before you can even consider what a new routine looks like, you must first determine your goals and set yourself up for success. To start, clean your fridge, freezer and pantry of foods that don't belong in your new routine. For example, get rid of pre-made salad dressing from the pantry and invest in quality olive oils and vinegar.

Also, replace high-sugar foods that could inhibit your health for options that are satisfying, without the blood sugar roller coaster. If you're looking for a sweet treat that you can feel good about, pick up a pack of Quest mini Peanut Butter Cups. These mini peanut butter cups offer 8 grams of protein, less than a gram of sugar and 1 gram of net carbs per serving. Keep some in the pantry and take them on the go for a delicious treat to enjoy anytime during your busy schedule.

2. EMBRACE THE SEASON OF THE NEW ROUTINE

New routines can occur any time of the year, but the beginning of a new season can jump-start the beginning of a new routine. For example, you



4 WELLNESS TIPS TO HELP YOU REVAMP YOUR ROUTINE THIS FALL

can change up your daily nutrition by adding nutrient-dense seasonal foods to your plate.

As your kids return to school, consider adding more pumpkin and cruciferous vegetables or apples to your family meals. Or, if arugula was your summer salad, then kale may be your fall option. Eating seasonal fruits and vegetables isn't just good for you, it can also get you excited about a new routine and help your family celebrate the season ahead.

3. FIND YOUR BARRIERS AND ELIMINATE THEM FROM YOUR NEW ROUTINE

Take some time to uncover what has held you back from healthy habits

in the past so you can improve your new routine.

Have you struggled with lack of sleep due to poor sleeping habits? Then your new routine can focus on factors associated with getting better quality sleep. This could be as easy as putting the phone down an hour before bed and creating a bedtime routine to get your mind and body ready to sleep.

4. TAKE YOUR TIME TO GET BACK IN THE SWING OF THINGS

Changing your diet, exercise schedule and sleep habits overnight can be overwhelming and may discourage you from following your new routine. Instead of making

drastic changes to your life, start small and take baby steps.

Start by adding one extra vegetable or fruit to your diet every few days or swapping a candy bar for a healthier option such as carrot sticks or nuts instead. If you slip up from time to time, don't get frustrated or throw in the towel. It took time to develop your old routine, and it will take time to settle into a new one.

Embrace the spirit of fall and start incorporating good habits that will last you a lifetime. Using these four tips, you can create a solid foundation for a new, healthier routine this season. ■

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LIFE & HEALTH

cholesterol education

by JoAnne Foody,
M.D., FACC, FAHA,
Chief Medical Officer at Esperion

This fall, we recognize National Cholesterol Education Month—a time to reflect upon the importance of heart health and highlight the impact of high cholesterol on cardiovascular disease (CVD). As a cardiologist and physician researcher who feels passionately about diseases of the heart, moments like these present a welcome opportunity to help to educate at-risk individuals around the contributing factors for CVD, which remains the leading cause of death globally. Unfortunately, despite widely available medicines, many are still unaware of the risk factors that can lead to heart disease or stroke, making it difficult to find the right treatment that best meets their needs.

Accordingly, I believe it's time that men and women of all ages better understand how to manage their CVD risk by monitoring and treating their cholesterol. Here's a look at how to improve your heart health by getting these critical factors under control.

UNDERSTANDING CHOLESTEROL

For those who are unaware, cholesterol is a fatty molecule that circulates in the blood. There are



IT'S TIME TO START PROTECTING YOUR HEART HEALTH

two main types of cholesterol: HDL cholesterol, which is good for your health, and LDL cholesterol, which is bad for it. As the amount of LDL cholesterol increases, so too does the risk of cholesterol slowly building in your arteries, contributing to an increased likelihood of heart disease and stroke.

Because LDL cholesterol is the main source of this artery-clogging plaque, it's very important to monitor your cholesterol levels so you can take action to address them. In order to do so, the American Heart Association recommends following the "check, change and control" method to manage your risk:

- Check your cholesterol levels.
- Change your diet and lifestyle to help improve your levels.
- Control your cholesterol, with help from your doctor, if needed.

FINDING THE RIGHT TREATMENT

Once you've identified your LDL cholesterol levels, the next step is to find the right treatment that will help you reach your recommended LDL cholesterol levels. Today, the most commonly prescribed medicines to lower LDL cholesterol are called statins and there is substantial evidence that statins can effectively lower LDL cholesterol. Unfortunately, for many patients, statins have side effects that can limit the dose of medicine they can tolerate, and some patients cannot tolerate statins at all.

For at-risk individuals, this means that many people cannot reach their recommended LDL cholesterol levels on statins alone. As such, if you're having trouble keeping your levels down, it's important to talk to your doctor about finding a non-statin option that best meets your needs.

Make no mistake: High cholesterol is an elusive and dangerous health condition—usually presenting zero symptoms before complications begin to occur. With this in mind, it's time to have your doctor check your cholesterol levels and discuss treatment options that can bring your numbers back to a healthy threshold. Don't wait, your heart health depends on it. ■

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Franklin Holiday Helpers

Kensington's Talmadge Sisters ask for your support to brighten the holiday season of Franklin Elementary School students

Cash/Check/Venmo - @Erin-Bauer-39
Attn: Erin Bauer 4691 E Talmadge Drive SD 92116
ebauer150@yahoo.com 484-357-9139

Donation Deadline
December 2

Sisters will purchase, wrap and deliver gifts with donation funds

NEW KENSINGTON CHRISTMAS DISPLAY!

A twinkling Alpine Village will magically materialize in miniature for the 2022 holidays in the main window of the Autism Research Institute on Adams Avenue at Edgeware Road.

Thanks to the generosity of the Institute, and the sponsorship of **Realtor Mike Tristani**, Winter Window Walk is being presented for the viewing enjoyment of the neighborhood at large, created by Department 56 collector and enthusiast David Urban.

David's own personal tableau of lofty castles, cozy barns, a traditional Christmas Market, Concert Stage and Beer Gardens, churches, inns, a town square and lovely shops and cafes brimming with holiday fare all nestle under the snowy Alps at night.

This year, in conjunction with the annual Kensington Tree Lighting ceremony, the Alpine Village Premier Reveal will take place just a block away. Neighbors can stroll over, following the tree lights' appearance at 5 pm, on Wednesday evening, November 23. This enchanted Village within our village will be viewable from then through December and the Twelve Days of Christmas.

(Never fear—both our community tree and these charming Alpine buildings are all lit with LED bulbs, the Swiss being very ecologically-minded.)

Whisk yourselves away this Christmas to (really) little Bavaria, with the charming Winter Window Walk 2022 and a dose of holiday magic!

Autism Research Institute is located at 4182 Adams Avenue

FIRE-EY QUESTIONS FROM YOUR NEIGHBORS

Kensington Fire Safe gets inquiries that take some research to address. We thought perhaps the rest of the community might want to know the answers as well, so this will be a regular column in *MetroView*—if you send us your fire-related questions at info@kensingtonfiresafe.org. We'll do our best to find the answer. Your picture will help add interest, plus you get credit for helping to educate us all!

Q: From Talmadge Sisters: What can we do about a neighbor who has obvious fire hazards in their yard?

A: Definitely a challenge!

#1 is it really a fire hazard? Hopefully, without a Jerry Springer scene, sharing the City's Brush Guide will inspire them. Find it at sandiego.gov or email us for a copy.

#2. If others are willing to pitch in, offer to help trim or share the cost of trimming, as just the price of also making your own houses safer.

#3 Sometimes you just gotta pull in the big guys 'n gals. Include a picture with a Get It Done complaint and/or call the SD Fire Hazard Advisor at 619-533-4444. Complaints are private and not discussed with either party.

If electrical wires are involved, contact SDGE at 1-800-411-7343. Helps to have the "pole number" from the silver marker. And you can always write our councilman, SeanEloRivera@sandiego.gov.

Good luck—even all these efforts combined may not get results. But fire hazards put us all at risk, not just a single homeowner, so please keep trying. We're all grateful for your efforts! More info at "What to do if a neighbor doesn't trim" at kensingtonfiresafe.org.

Q: Several neighbors have asked about how to use their fire extinguisher.

A: Nothing like buying a tool that takes a PhD to use. Fortunately, that's not the case with extinguishers. According to FEMA, the basic rule to remember is "**PASS**":

- Pull the pin. Hold the extinguisher with the nozzle pointing away from you and release the locking mechanism.
- Aim low. Point the extinguisher at the base of the fire.
- Squeeze the lever slowly and evenly.
- Sweep the nozzle from side-to-side.

There's lots of YouTube videos to help you learn more, OSHA's "Free Fire Extinguisher Training – OSHA – Updated for 2020" seems like a good one.

TYPES OF FIRE EXTINGUISHERS

| A | B | C | D | K |
|--|---|--|-----------------------------------|--|
| For use with ordinary combustibles like cloth, wood and paper. | For use with combustible liquids like gasoline, oil and oil-based paints. | For use with electrical equipment like appliances, tools, or other equipment that is plugged in. | For use with flammable metals. | For use with vegetable oils, animal oils and fats in cooking appliances. |
| Other hazard: None and Substances | Other hazard: None and Substances | Other hazard: None and Substances | Other hazard: None and Substances | Other hazard: None and Substances |

www.usfa.fema.gov/prevention/outreach/extinguishers.html

Final fire-ey note: Happy Fire-Safe Holidays! Kitchen fires are the second leading cause of home fire deaths. Plus, one in five Christmas tree fires were started by decorative lights – including the one on Alder Avenue several years ago. Make fun memories, not fire ones this holiday season!

FEMALE, FASTING, & OVER FIFTY

by Katy Rose

During coaching sessions, I get a lot of questions from women who are perimenopausal and menopausal struggling with intermittent fasting. Even though they have had great success with it in the past it has become a challenge. For some, the problem is struggling to actually get into an intermittent fasting rhythm and routine because they feel like their body is demanding more food from them. For others, they push through that feeling, but are frustrated because they are not seeing the weight loss benefits that they saw previously. For some, it is worse and they are gaining weight!

WHAT TO DO?

It is important to remember that during this time of great hormonal change, many women's stress and life have taken a toll on their adrenals resulting in hormone dysregulation. Not to mention going through a time of great hormonal change around menopause, anyway. This is why it is a wonderful time to take note of your body and pay close attention to how you feel. The nurturing sensibility of a woman often means they have spent much of their time caring for others and putting themselves last. This time of change is a call from our bodies to put ourselves first, pay close attention and

have an intimate relationship with ourselves and our bodies. Intermittent fasting IS an option and IS possible, but we have to be a bit more slowly and intentionally with our goal. We have to back up and pay more attention to the information our body is sharing along the way.

Cortisol, the stress hormone, plays a huge role in the intermittent fasting concerns of those aforementioned coaching clients. We need to understand that when we deprive our body of the food that it seems to be aggressively demanding, we can actually create a cortisol response. Now, we all know that cortisol is the stress hormone that can add belly fat and cause a whole host of other hormonal issues. For women in midlife this can be exacerbated by their changing hormonal state. However, there are wonderful metabolic benefits to intermittent fasting. The trick is working up to those benefits.

This is where we recommend "go slow" approach. For all people adjusting to an intermittent fasting schedule, it's a wonderful thing slowly build up to a set schedule by adding 10 to 15 minutes of fasting time a day until you reach the schedule that works best for you. A Smidge A Day, work up to it, let your body catch up with you.

Other important areas of focus are rest and stress management. These are

the greatest contributors to hormone regulation. Practice good sleep hygiene and teach your body how to get that critical eight hours of sleep a night. Not getting, or not being able to get, enough sleep is a sign of dysfunction in your body and it acts against the greater story of metabolic wellness and weight loss. New research is showing that it is nearly impossible to lose any weight until I regulate your sleep cycle.

For stress management, there are many mindfulness practices: journaling, nature walks, meditation, tai chi, yoga, breath work, epsom salt baths, the list goes on. Find something that works for you and begin to attend to the part of you that you might have been neglecting for a very long time.

Please feel free to email me with your questions or article ideas, anytime: Katy@KatyRose-Coaching.com.

KATY ROSE

Katy Rose is a Certified Functional Medicine Health Coach trained in partnership with the Cleveland Clinic's Institute of Functional Medicine Institute. A practice rooted in restoring health through lifestyle practices, just "A Smidge A Day".

- HISTORICALLY SPEAKING -

OF HIS STUFF THE WEST WAS MADE



HISTORIC KENSINGTON

by Maggie McCann

The first house to be designated as an historical resource in Kensington is the Duehn-St. John Residence, built in 1910 and located at 4720 Kensington Drive. Built by contractors Powell and Fogg for German immigrants, Louis and Hulda Duehn, this two-story Craftsman features a wide front porch with columns, cross gabled, steeply pitched roofs, clapboard and shingled siding, deep eaves and double-hung windows.

The couple lived here from 1910 until 1914, when they sold the house to its most famous resident, Silas St. John. Many Kensington residents remember when the Silas St. John restaurant operated here, circa 1980 to 1990. The restaurant boasted several dining rooms both upstairs and on the first floor, and a 12,000 bottle wine cellar in the basement. The house was bought by its current occupants, the Fraternal Spiritualist Church, in 1991.

Born in New York on April 21, 1835, Silas St. John arrived in California at the age of 18. He worked first in the gold fields, then for the railroad and finally for the Great Overland Mail Route. In 1857, St. John helped lay out and manage the first government mail stage route in the United States. The route was from San Diego to San Antonio, Texas, the entire distance being practically through an unsettled country and the greater portion of it an arid desert.

The mails were initially carried on horseback. St. John and a companion carried the mail bags the second stage of the route, a distance of 110 miles, from Carrizo Creek east to Fort Yuma. They were in the saddle constantly from noon of one day until 8 o'clock of the following evening, taking 32 hours to complete the journey. During the entire long ride they were unable to obtain drinking water. The wells dug by the Indians were filled with dead animals and others had become filled with sand. The Carrizo Creek Stage Station on the Butterfield Overland Mail Line is now part of Anza-Borrego Desert State Park.

The following year the government entered into a contract with Wells, Butterfield & Co., later reorganized into the Overland Mail Company, for a semi-weekly mail route from Memphis and St. Louis to San

Francisco by way of El Paso and Fort Yuma. On account of his knowledge of the country and business ability, young St. John, then only about 23 years of age, was engaged to lay out the route and superintend the building of stations. It was while engaged in this work that he met with the adventure that would have killed any other man except himself and which cost him his left arm from the shoulder, and crippled his right leg from the hip down.

St. John had six men to help him build the stations, three Americans and three Mexicans, and a number of pack mules. On the night of September 8, 1858, while establishing a station at a place called Dagoon Springs in Cochise County, southeastern Arizona, he consented to allow the three Mexicans to do guard duty. He felt that these men were treacherous so did not go to sleep himself, but kept one eye open on them. Hardly had the three other Americans fallen asleep when the Mexicans each seized an axe and started for the sleeping men.

Before St. John had time to give them any warning, the Mexicans were on them, and with the axes clove their skulls in. They then turned to St. John, who had been lying at a distance from the other three men, and advanced on him. He was unable at first to get his pistols out of the saddle bag which he had been using as a pillow, and so was unarmed. As the first man struck at him with his axe he put up his left arm to ward off the blow and with the right fist knocked the man down. The axe, however, struck the arm a few inches below the shoulder completely severing the arm except for a small piece of flesh. As the second man advanced he kicked him in the stomach, laying him out, but not until the man had struck a powerful blow to the right thigh with the axe, cutting



it to the bone and severing all the muscles. The third man backed off a little and St. John was able to reach his revolvers. As soon as they saw this the three men ran and that was the last he ever heard of them. After the bloody battle, he alone survived.

When the attackers left he realized for the first time that he was badly injured. He discovered that his left arm was hanging by a mere shred of flesh and that blood was pouring from the wound. After considerable difficulty with a pebble and a piece of rag he managed to make a ligature above the cut and partially stop the flow of blood. He also managed to bind up the gash in his thigh with some pieces of sacking. By this time, he was faint from loss of blood and was so weak that he was unable to move any distance. With great exertion he dragged himself onto the top of a pile of gunny sacks and placing his revolvers near him lay down to await what may come.

This occurred on a Wednesday night and he lay on the sacks without a drop of water to drink, with the fierce sun beating down on him until the following Sunday, when help arrived. He was unable to speak, owing to the swollen condition of his tongue and mouth and his wounds were in a state of putrefaction and alive with maggots. A messenger was sent to Fort Buchanan for the regimental surgeon, but, as luck would have it, he was away on a hunting expedition and it was the following Thursday before he arrived.

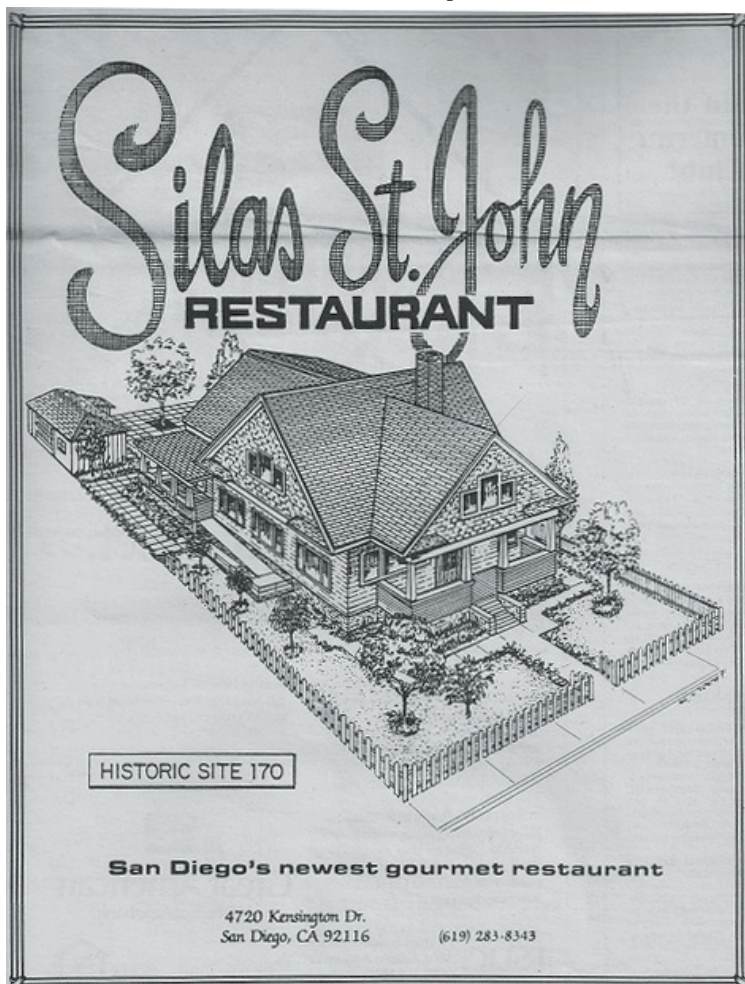
The doctor, B.J.D. Irwin of the First Dragoons, the regiment occupying Fort Buchanan, amputated the arm immediately and made him as comfortable as possible under the circumstances. Dr. Irwin returned to Fort Buchanan in order to send St.

John some necessary medicines and supplies. These arrived a couple of days later and St. John was healing well, but the escort that had been left to attend him drank up all the wine and spirits that the doctor had sent him. This enraged St. John, and taking his revolver in his only hand, he ordered the men to hitch up an army wagon and harness six mules to it, and forming a hammock out of a blanket, made them drive him to the fort. This was six days after the amputation of the arm, which shows what the vitality he possessed. After spending five days in the hospital at the fort he was up and walking. Six days later he rode seventy miles on horseback to the nearest stage line and then drove all the way to Los Angeles.

The story of his terrible experience and the facts of his remarkable recovery from injuries which, under the circumstances would have been death to nearly any other man, was published in the American Journal of Medical Sciences of October 1859 by Surgeon Irwin.

Not letting his injuries slow him down, six weeks later he left for New York, then returned to the West as a Federal Indian agent, then back to New York as an express company executive, back West to Phoenix as an agricultural editor, then to Prescott where he was thrown from a buggy. He finally came to San Diego and moved into 4720 Kensington Drive, his last home. Death came on September 15, 1919 at the age of 84.

His last trip was to Mount Hope Cemetery. Benjamin Pierce Cheney, a Wells Fargo executive, commissioned sculptor Donal Hord to create a bronze plaque for St. John's grave. It is inscribed, "Of His Stuff The West Was Made." ■



EDITOR'S NOTE:

In the last issue of **MetroView**, the *Palm Weevils* article on Page 5 was written by Kensington Resident Terri Mathes

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Mike's Recent Market Activity

The Kensington Collection



KENSINGTON! - 4226 Middlesex Drive

Striking two story Spanish on an impressive quiet canyon view lot! Three bedrooms three baths plus family room, step down formal living room, formal dining, beautifully appointed kitchen and a pool and spa all on a gorgeous tranquil lot!

Offered at \$2,250,000



KENSINGTON! - 4545 Terrace Drive

Two story Spanish with open and light formal living room w/fireplace, formal dining and a remodeled kitchen! Two bedroom down and two up including the main suite. One bedroom is large enough to split in two.

Private flat yard plus detached garage!

Offered at \$1,495,000



KENSINGTON! - 4037 South Hempstead

Significant charm in this impeccable 2br 2ba with a huge canyon view! On two levels the upper is the living room, kitchen and dining area with vaulted ceiling and fireplace and one of the bedrooms. Lower level is main bedroom and bath, beautifully done.

Offered at \$1,350,000



HILLCREST! - 3670 8th Avenue

Tucked away on a very private and quiet street with no through traffic this large home (over 3000 sf) sits on two lots totaling nearly 11,000 sf. Three bedrooms plus an extra office, workout room or ?? Two and one half baths and paid solar on the roof!

Offered at \$1,995,000



KENSINGTON!

4755-57 Terrace Drive

Village close three units with two bedroom one bath front house, studio in the middle and a one bedroom one bath over two garages in the rear.

Closed at \$1,462,000
(less commission-Broker purchase)

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