

## **The Carmel Foundation Wednesday Programs January 2019**

Refreshments Served Immediately Following the Program

### **Local Real Estate - Community Impact**

Time: Wednesday, January 2, 2:30pm

Join us for a presentation regarding buying and selling real estate from a Realtor's perspective and a Lender's perspective. Learn tips to save time, money and frustration whether you are thinking of buying, selling or refinancing real estate. Learn how to protect yourself during a rising interest rate environment and what not to do when buying or selling real estate. Patrick Ryan of Sotheby's International Realty and Jeff McMullen from Kal Financial are two local experts that enjoy sharing their knowledge to help demystify the process.

### **Estate Planning Checkup**

Time: Wednesday, January 9, 2:30pm

Join Eric Holk, CA State Bar Certified Specialist in Estate Planning, Trust and Probate law as he helps you review your current estate planning and address matters that may require updating or completion. Eric will discuss some of the common mistakes people make regarding their estate planning and what should be done to make sure everything is in good order.

### **Member Orientation**

Time: Wednesday, January 16, 2:30pm

All new members and returning members are invited to learn about the variety of classes, support services, and volunteer opportunities available through their Foundation membership. Raffle prizes!

### **A Taste of History with Al Jardine**

Time: Wednesday, January 23, 2:30pm

Come hear Al Jardine tell stories about the Beach Boys. Al and Brian Wilson were co-founders. Al was The Beach Boys band's rhythm guitarist and sang lead vocals on songs such as "Help Me, Rhonda," "Then I Kissed Her," and "Come Go with Me." As a member of the Beach Boys, Al was inducted into the Rock and Roll Hall of Fame in 1988.

### **Monterey Bay Village Looking Ahead Wellness Series – How Aging Affects the Normal Swallow, Vocal and Cognitive Functions**

Time: Wednesday, January 30, 2:30pm

It can be hard to swallow which can make you feel like you are losing your mind. Join Paige Vega, Speech Language-Pathologist at CHOMP, as she discusses information about how the swallowing mechanism works and how swallowing changes with age. She will also discuss why our voice changes as we age, good vocal hygiene, normal cognitive changes vs. when to seek medical attention, as well as simple strategies for improved memory function.

