

Darden Sisters Band Featured Program at Glendora Woman's Club

By Joan Hallidy

GLENDORA - The Darden Sisters Band presented a musical program recently for the Glendora Woman's Club's 109th birthday celebration, said program vice president Helen Storland.

The Darden Band is comprised of Clarah, lead guitarist; Havi, on mandolin; Selah, on violin; and Tabbi, the bassist. All four sisters are vocalists in the group, with each also playing a different instrument.

The group's program focused on harmonies and musical blends and included a selection of well-known songs as well as some old favorites.

The sisters were raised with constant family musical influence surrounding them, accord-



Photo by Rose Myers

The Darden Sisters Band members, from left, Havi, Selah, Clarah, and Tabbi presented a musical program for the Glendora Woman's Club at the club's 109th birthday celebration held recently.

ing to website information. Beginning in the early 2000s, the whole family embarked on several tours around the U.S., with all members singing together.

When the family came off the road in 2008, the sisters began to focus on the four of them forming their own entity, the Darden Sisters Band.

Five Steps To Plan For Dealing With Diminished Capacity And Illness

Aging can change many things in a person's life, including the ability to manage one's own money. That sobering reality is behind the creation of a new resource, "Planning for Diminished Capacity and Illness," issued by the U. S. Securities and Exchange Commission and the Consumer Financial Protection Bureau (CFPB). These organizations offer this key tip for how to prepare for your financial future: Hope for the best but plan for the worst.

The Problem
"Diminished financial capacity" generally refers to a decline in a person's ability to manage assets to serve his or her best interests. When people of any age lose the capability to manage their finances, they may also become more vulnerable to investment fraud and other forms of financial abuse.

What You Can Do
These five steps can help you prepare.

Step 1: Organize your important financial documents. Store them in a safe, easily accessible location. Give copies to trusted loved ones or let them know where to find them. When it comes to bank and brokerage statements and account information, make a list of your accounts with account numbers. Keep a separate list of online bank and brokerage passwords and PINs, and keep both lists in a safe place. List the locations of your safe-deposit boxes and their keys. Keep your mortgage and credit information, insurance policies, retirement benefits and Social Security information easily accessible.

Step 2: If you work with a financial professional, give that person emergency contact information in case he or she can't reach you or suspects something is wrong. Discuss what you would consider to be an emergency and specify when your financial professional may contact someone on your behalf.

Step 3: Consider creating a

durable financial power of attorney. A financial power of attorney gives someone the legal authority to make financial decisions for you if you cannot. That person is called your agent. A financial power of attorney differs from a health care power of attorney, which covers only health care decisions.

After signing a durable financial power of attorney, you can still manage your money and property as long as you have the ability to make decisions. Since you're essentially giving financial decision-making authority to your agent, it's critical he or she be someone you trust.

Step 4: Keep things up to date. If something changes (for example, you open a new account), keep your information as current as possible. Your trusted contact may also change over time. Keep your financial professionals informed of changes regarding who has authority to review your account or whom they should contact in an emergency.

Step 5: Speak up if something goes wrong. If you ever think someone is taking advantage of you or that you've been the victim of a fraud, speak up. Sadly, sometimes even family members, financial professionals and other people they think they can trust commit financial crimes. If this happens to you or your loved one, you're not alone—and the sooner you let someone know about it, the better chance there is of putting an end to it.

Learn More

If you have questions or concerns about issues with brokerage accounts and investments, call the FINRA Securities Helpline for Seniors toll-free at (844) 574-3577. You may submit a formal complaint to FINRA about a financial professional or firm at www.finra.org/complaint or call (301) 590-6500.

If you have an issue with a

consumer financial product (such as a mortgage or credit card), submit a complaint to the CFPB. Visit www.consumerfinance.gov/complaint or call (855) 411-2372.

To learn more about how to protect your money, visit the FINRA Foundation's website: www.SaveandInvest.org. (NAPSI)

St. Dorothy's Oaktree Festival



Lisa Ryan, Meghan Ryan, Jay Ryan, Thinh Pham and Margaret Beck, Linda Ullery and Maddie Ullery of Glendora helped at the booths and also enjoyed the activities.

By Jayam Rutnam

GLENDORA - It was a beautiful sunny three days, when St. Dorothy's Church in Glendora held its annual Oaktree Festival. It was on Friday thru Sunday on May 19, 20, 21.

There was live music, with tributes to Keith Urban and Garth Brooks among others. There were a couple of "daredevil" rides and also some that were not so scary. Bumper cars and a carousel were two of the tame rides.

There was a Bingo game going on in one of the Church Halls, which is always popular and it was

packed with attendees eager to shout "bingo"!

The games were very popular, tossing a ring onto a bottle of wine, poking a rubber duck with a stick, hooking a goodie bag, throwing a ball into a pyramid of tin cans, shooting water into balloons and many more.

There was a large selection of foods, from hot dogs and pizzas to pastrami sandwiches. There was a plant sale booth which was manned by the newly elected Glendora Council Member

Michael Allowos, who is also a parishioner at St. Dorothy's.

The top prize for the raffle drawing was \$20,000 which was won by a lady on the last day of the festival.

Hundreds of Glendorans and people from surrounding cities attended this very popular festival.

It was certainly a fun three days, and all for a good cause. If you haven't been to the Oaktree Festival in Glendora, you should plan to next year in May.

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