

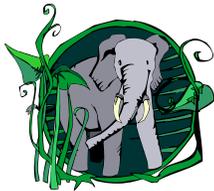
# How to Cook an Elephant

## ...and other Practical Tips for Everyday Living

Monica Haven, E.A. © 111007

*The information contained herein is for educational use only and should not be construed as tax, financial, or legal advice. Each individual's situation is unique and may require specialized treatment. It is, therefore, imperative that you consult with tax and legal professionals prior to implementation of any strategies discussed.*

*The blacks were feasting, while above them in a large tree sat Tarzan of the Apes—empty and envious. Hunting had proved poor that day. It was tantalizing, indeed, to sit there hungry while these Gomangani filled themselves with elephant steaks!*



...  
*Tarzan scooped several large pieces of meat from the cooking pot and swung off into the jungle some half mile or so before he paused to partake of his stolen food. He noticed that it gave forth a strange and unpleasant odor. He did not like it; but he was very hungry and had eaten a considerable portion of his haul before it was really borne in upon him that the stuff was nauseating.*

--excerpted from **Jungle Tales of Tarzan** (Chapter 9) by Edgar Rice Burroughs

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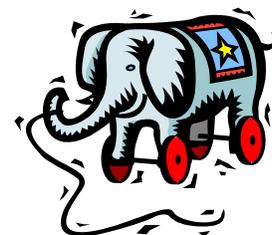
**Monica Haven, E.A., A.T.A.**

1534 South Edris Drive \* Los Angeles, CA 90035 \* (310) 286-9161 \* FAX (310) 557-1626 \* e-mail: mhaven@pobox.com

## Auto & Transportation

### Buying or Selling a Car

- Lease is advantageous if down payment unavailable, low annual mileage, and car replaced frequently
  - Booklet entitled "Keys to Vehicle Leasing" available from FTC (AAA offers similar brochure)
  - [www.autobytel.com](http://www.autobytel.com) for referral to fleet dealer
  - Check manufacturers' websites for information regarding rebate programs
- To convert new or leased vehicles for drivers with disabilities, call:
  - Chrysler Corporation Automobility Program: (800) 255-9877
  - Ford Mobility Motoring: (800) 952-2248
  - General Motors Mobility Program: (800) 323-9935
- Selling your used car:
  - [www.kbb.com](http://www.kbb.com) for Kelley Blue Book value
  - [www.edmunds.com](http://www.edmunds.com) for useful tips and information
- Vehicle recall notices available at [www.alldata.com/consumer/recall.html](http://www.alldata.com/consumer/recall.html)
- Before buying a used car, order car facts report at [www.carfax.com](http://www.carfax.com)
- Check if a used car has previously been sold for salvage: <http://www.is-it-a-lemon.com/>



### Renting a Car

- Pick up car up at non-airport location to avoid tax and & return to pick-up location to avoid surcharge
- Don't buy additional insurance offered on-site if covered by your own auto policy (or credit card benefit). NOTE: Collision-damage waiver may release you from any liability for the rental car
- Don't pay for full tank of gas and instead fill up before returning car
- Request special equipment (i.e. car seats, snow chains, bicycle racks) in advance
- Join preferred customer club to avoid lines at rental counter
- Add additional driver, if any, to rental agreement

### Repairs

- CA Dept. of Consumer Affairs will inspect repairs FREE of charge: (800) 952-5210 or [www.dca.ca.gov](http://www.dca.ca.gov)
- Go to <http://aaa-calif.com/auto/maintain/aar.aspx> or call (800) 797-4231 for AAA approved auto-repair facility
- Check your car owner's manual for such things as fuel requirements, jumps-starting a dead battery, resetting the fuel-pump shut-off switch, fluid types & levels, warning lights, and warranty issues

### Practical Tips

- Clean windshield water marks with rubbing alcohol (replace wiper blades)
- Use regular gas unless engine pings or car is still under warranty
- Always check that your spare tire is inflated
- If installing a car alarm, add the automatic trunk release feature
- Put last year's phonebook in the trunk of your car to minimize unnecessary searches in the future
- Keep list of emergency contacts in glove compartment
- Hide spare car key on outside of vehicle; carry a credit card duplicate in your wallet (available from AAA)
- Real-time traffic and freeway Sigalerts available at <http://www.sigalert.com/map.asp?Region=Greater+Los+Angeles>
- Traffic updates for surface streets: <http://trafficinfo.lacity.org/>
- If you get a ticket at a broken meter, call (877) 215-3958 to report meter number & have ticket voided
- Park with front wheels turned toward the curb to prevent tow-away theft
- Remove visible temptations from interior
- Before storing a car for more than 2 or 3 months:
  - Reduce risk of water condensation by filling gas tank
  - Have oil changed prior to storing to eliminate accumulation of sludge
  - Make sure tires are inflated to ensure to balance the weight of the car
  - Disconnect negative battery cable

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### Better Driving

- Beware of drugs that may affect driving
- Get regular eye and ear exams
- Test your driving skills at <http://www.aaafoundation.org/quizzes/index.cfm?button=driver55>
- Take online AARP Driver Safety Course at [www.aarp.org/families/driver\\_safety](http://www.aarp.org/families/driver_safety) or American Safety Council's online advanced driver improvement course at [www.adischool.com](http://www.adischool.com)
- Enroll in AAA's Safe Driving Classes for Mature Drivers (877) 428-2277 to refresh skills and save on auto insurance
- Take a hands-on driving course to refresh skills—Ford Traffic School: (323) 660-1212
- Request *A Flexibility Fitness Training Package for Improving Older Driver Performance* brochure from AAA Foundation for Traffic Safety (800) 993-7222
- Use old tire as bumper at back of garage
- If you have difficulty backing out of the garage, keep wheels unturned and drive out just as you drove in

### Senior Transportation Options

- Access Paratransit curb-to-curb shared ride service for individuals with disabilities unable to use bus LA County buses and trains: (800) 827-0829 to schedule an appointment for in-person Transit Evaluation
- City of Beverly Hills Dial-A-Ride Shuttle curb-to-curb services for residents over age 62 with doctor-certified driving disability: (310) 275-2791
- CityRide offers 4 discounted transportation programs (Metro Bus Pass, Stand-by Lift-van, Taxi Coupons, Private Lift-van) for seniors (65+) or disabled: (310) 808-7433 or (213) 483-5732
- MTA Bus Pass Senior Discount Program if over age 62: (310) 550-4761
- Santa Monica Blue Bus info: <http://www.bigbluebus.com/fares/index.asp>
- Culver City Green Bus info: <http://www.culvercity.org/bus/fares.html>



*After watching television this week, I had the odd desire to cook an elephant. The Joy of Cooking, normally a dependable source for all manners of recipes, had nothing to say on the topic. But then I found the Congo Cookbook, which provided a wealth of information on eating elephants, whose meat a 19th-century cookbook described as "fat and juicy." The author of that book warns, though, that the meat "should be taken from the body without delay; since, if left for a few hours, it partakes of the peculiar smell of the elephant, which no amount of boiling will overcome."*

*Unfortunately, my local butcher doesn't carry elephant meat. Rumor has it, though, that a herd of elephants has gathered somewhere in the Northeast of the United States...*

--posted at <http://www.toomanychefs.com/archives/001159.php>

## Household

### Handy Tips

- Cut up old flannel pajamas to use as dust rags
- Hide a spare key on the outside of your home
- Remember to check and change your smoke alarm batteries routinely
- Save all warranties and owner's manuals
- Don't buy an appliance warranty

### Cleaning Substitutes

- Window Cleaner: 1 part ammonia + 3 parts water
- Copper or Brass Cleaner: ½ cup vinegar + 1 tablespoon salt
- Softscrub: baking soda
- Carpet Deodorizer: baking soda



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- Tilex: 1 part vinegar + 4 parts water
- Grout Cleaner: ¼ cup bleach + 1 gallon water
- Touch-up Paint: artist's eraser

### Home Repairs

- FREE and low-cost services available to low-income seniors from Handyworker Program: (213) 808-8803
- Seniors and disabled can contact Rebuilding Together at <http://www.rebuildingtogether.org/> for help with home repairs or call Los Angeles County Area Office on Aging at (213) 738-4004
- Low-income individuals may have safety devices installed for FREE at (323) 937-5855
- Check out a company or file a complaint against a business entity at (310) 945-3166 or <http://www.bbb.org>

### Important Reference Numbers

- Citywide Services Directory: 3-1-1
- Street-cleaning Services: (800) 996-2489
- Toxic Materials & Watershed Protection: (800) 974-9794
- Call (800) 773-2489 for bulk refuse pick-up
- Product safety and recall info at Consumer Product Safety Commission: (800) 638-2772 or [www.cpsc.gov](http://www.cpsc.gov)
- FDA Consumer Helpline for general complaints: (888) 463-6332
- Poison Control Center: (800) 876-4766
- Animal Poison Control Center: (888) 426-4435

### Real Estate Transactions

- Find out what your home is worth at [www.zillow.com](http://www.zillow.com), [www.trulia.com](http://www.trulia.com), or [www.propsmart.com](http://www.propsmart.com)
- Find a real estate agent at [www.homethinking.com](http://www.homethinking.com)
- For a web-savvy brokerage, see <http://www.ziprealty.com/index.jsp>
- Find a mortgage or real estate agent at <http://realestate.com/delta/> and earn 3,000 for every \$10K or the closing price

### Moving

- Call the Federal Motor Carrier Safety Administration Hotline for complaints against moving companies at (888) 368-7238 and check company's safety record at [www.safersys.org](http://www.safersys.org)
- Buy additional moving insurance from your homeowner's insurance carrier
- Leave the packing to others—go to [www.nasmm.com](http://www.nasmm.com) for a senior moving manger

#### *How to catch an elephant...*

*Q: How do you shoot a blue elephant?*

*A: With a blue elephant gun, of course.*

*Q: How do you shoot a red elephant?*

*A: You strangle him until he turns blue, and then shoot him with a blue elephant gun.*

*Q: How do you shoot a green elephant?*

*A: Tell him a dirty joke so he turns red, strangle him until he turns blue, and then shoot him with a blue elephant gun.*

OR...

1. *Bring binoculars and tweezers*
2. *Look through the binoculars backwards—you'll see a small elephant*
3. *Pick up the tiny elephant with the tweezers*



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## Utilities

### Energy Savings

- Insulate water heater and set to 120° F
- Use a programmable thermostat to conserve energy
- Switch to energy efficient appliances and apply to utility company's rebate program
- Verify meter number and meter reading on utility bill
- Request discount rates for high winter season users who use less electricity during the summer months
- Register for assistance programs
  - Home Energy Assistance Program: (866) 674-6327
  - Customer Assistance Program: (800) 736-4777
  - Info Line for information on community organizations: (800) 339-6993



### Miscellaneous Tips & Savings

- Universal Lifeline Service available for all utilities with one application
- Voice-activated TV remote control (ca. \$60) is available at [www.brookstone.com](http://www.brookstone.com)

### Telephone

- Large-button TeleFace Photo Phone (ca. \$50) at (800) 537-2118 or [www.independentliving.com](http://www.independentliving.com)
- Disabled equipment available from Pacific Bell (800) 772-3140 or CA Telephone Access (800) 806-1191
- Request that current phone company match offer of rebate or FREE minutes
- Use 1016868, 1010565, or other long distance service prefix to reduce telephone charges
- Use SmartPrice to evaluate which long distance plans: (877) 550-5317 or [www.smartprice.com](http://www.smartprice.com)
- Check out [www.letstalk.com](http://www.letstalk.com) for best cell phone deal
- Buy prepaid phone cards (great gifts for college-bound children or low-income relatives living out-of-state)
- Calling cards for as low as 2¢/minute: (888) 624-9714
- Dial (800) GOOG-411 or (800) FREE-411 for FREE directory service and automatic connecting service
- Worldwide emergency number on cell phone: 1-1-2
- Replace long telephone cords with cordless phone BUT keep at least one traditional phone in case of a power outage

### Internet Access, Websites & Software

- <http://thelist.com> for internet service providers in your area
- Cheap internet access at [www.cyberhotline.com](http://www.cyberhotline.com) or (888) 7777-WEB for \$8.25/month if one year prepaid
- Permanent e-mail address available at [www.pobox.com](http://www.pobox.com) for \$20/year
- Internet search engine at [www.google.com](http://www.google.com) or download Copernic Basic Agent FREE at [www.copernic.com](http://www.copernic.com)
- Google search tricks include:
  - Ignore capitalization
  - Put quotes around phrases
  - Track any shipment by entering tracking number at [www.google.com](http://www.google.com)
  - Type in math problem into the search bar and google's calculator will solve it for you
- Download 1-Click Answers at [http://www.answers.com/main/download\\_answers\\_win.jsp](http://www.answers.com/main/download_answers_win.jsp)
- FREE e-mail at [www.mail.yahoo.com](http://www.mail.yahoo.com)
- Do NOT open any e-mail from unknown senders!!!
- FREE internet fax at [www.efax.com](http://www.efax.com)
- Find smart gadgets to hide unsightly computer wiring at [www.mockett.com](http://www.mockett.com)
- Download pdf995 FREE at [www.pdf995.com](http://www.pdf995.com) to modify Adobe files



*"Of course, the most important thing you have to understand about how to cook an elephant is that most people think of elephants as beasts of burden--something you would more likely ride than cook. So before you cook the elephant, first you must get down off the elephant."*

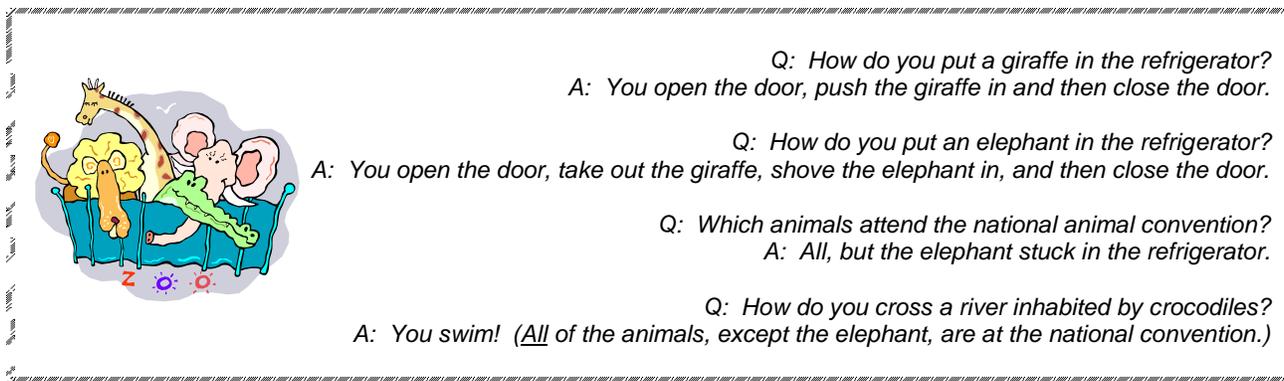
--Groucho Marx as quoted in *Animal Crackers*

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## Food

- Use an erasable whiteboard in your kitchen to keep a current shopping list
- Shop using senior discounts and/or coupons
- Store leftovers in single-serving portions, freeze and use on alternate days of the week
- Tupperware or a vacuum sealer can be used to provide airtight storage
- Discard outdated items in your refrigerator, such as milk or cottage cheese
- Use your microwave to defrost frozen foods—don't defrost at room temperature
- Order food from Meals-on-Wheels: (310) 559-0666 or 394-5133



Q: How do you put a giraffe in the refrigerator?

A: You open the door, push the giraffe in and then close the door.

Q: How do you put an elephant in the refrigerator?

A: You open the door, take out the giraffe, shove the elephant in, and then close the door.

Q: Which animals attend the national animal convention?

A: All, but the elephant stuck in the refrigerator.

Q: How do you cross a river inhabited by crocodiles?

A: You swim! (All of the animals, except the elephant, are at the national convention.)

## Getting Organized

### Write it down!

- Maintain To Do list
- Keep notepad and pencil handy by your bedside and in your car
- Place waterproof pad in shower—available at dive shops

### Birthdays

- Log birthdates into permanent calendar and review at beginning of month
- Pre-purchase cards for various occasions
- Send postcards or FREE e-cards ([www.123greetings.com](http://www.123greetings.com)) in lieu of lengthy note cards



### Junk Mail

- Immediately discard junk mail
- Send postcard to DMA Mail Preference Service (P.O. Box 9008 Farmingdale, NY 11735) and request “activate preference service” to notify participating senders to remove you from junk mailings
- Register as many as three phone numbers with the National Do Not Call Registry for 5 years at (888) 382-1222 or [www.donotcall.gov](http://www.donotcall.gov)
- Complain about junk faxes received at FCC Consumer Center (888) 225-5322
- Additional stop-junk mail info available at <http://www.obviously.com/junkmail/>

### Safe Storage

- Store all photo negatives in metal strong box
- Scan your old photos onto CD: [www.shooboxreprints.com](http://www.shooboxreprints.com) (1000 photos for \$49.95)
- Create a photo-book: [www.mypublisher.com](http://www.mypublisher.com)
- Keep the following in your safety deposit box (or at home): Personal papers, incl. birth certificate, adoption papers, marriage license, naturalization papers
  - Stock and bond certificates, although it is better to deposit them to a brokerage account

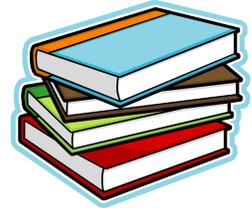
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- Collectibles, including jewelry
- Copies of wills, trusts and PoA's (originals of these items and life insurance policies should be kept outside of box with attorney, trustee or executor)
- List of credit card numbers (enroll with a credit card protection service)
- Photos or video-tape of household inventory—store digital photos on CD-ROM, if available
- Consider getting safe deposit box insurance

#### Books about elephants published in...

France	<i>The Sensuality of an Elephant—A Personal Account</i> or <i>1000 Ways To Cook Elephant</i>
England	<i>Elephants I Have Shot On Safari</i>
Wales	<i>The Elephant and its Influence on Welsh Culture</i> or <i>Oes ysgol tocynnau eleffant llanfairpwll nhadau coeden.</i>
United States	<i>How to Make Bigger and Better Elephants</i>
Japan	<i>How to Make Smaller and Cheaper Elephants</i>
Greece	<i>How to Sell Elephants for a Lot of Money</i>
Finland	<i>What Do Elephants Think About Finnish People</i>
Soviet Union	<i>The Superiority of the Soviet Elephant</i>
Germany	<i>A Short Introduction to Elephants, Volumes 1-6</i>
Iceland	<i>Defrosting An Elephant</i>
Switzerland	<i>Helvetia: The Country Through Which Hannibal Went With His Elephants</i>
Canada	<i>Elephants: A Federal or State Issue?</i>
Sweden	<i>How to Reduce Your Taxes with an Elephant</i>



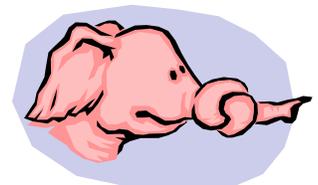
## Healthcare

### Prescriptions & Healthcare Products

- Order recurring prescriptions by mail-order (i.e. AARP or Blue Cross Precision Rx)
- FDA warns that buying prescriptions in Canada is *illegal*, may cost more due to shipping, and is not deductible as a medical expense on Schedule A [IRS Position paper INFO 2005-0011]
- Check out [www.drugstore.com](http://www.drugstore.com) for discount health and beauty products
- In-home emergency monitoring & response from Life Alert (800) 815-5922 or Lifeline (310) 423-5468
- MedicAlert bracelets available at (800) 432-5378
- Information regarding defibrillators for home use is available at (866) AED-INFO or [www.early-defib.org](http://www.early-defib.org)
- Need a flu shot: [www.findaflushot.com](http://www.findaflushot.com)

### Health Services

- Find out if you qualify for patient assistance programs at [www.helpingpatients.org](http://www.helpingpatients.org)
- Order *Guide to Free and Low-Cost Health Care Services* brochure at (877) 597-4777
- Reduced-cost medical care may be available at university medical and dental schools
  - Health Consumer Hotline (800) 896-3203
  - Los Angeles County Healthline for referrals and/or complaints (800) 427-8700
  - Johnson and Johnson Consumer Hotline for healthcare questions and answers: (800) 526-3967
- In-home Services for Seniors (800) 510-2020
- In-Home Supportive Services for seniors & disabled: <http://www.dss.cahwnet.gov/cdssweb/PG63.htm>, incl. FREE home safety and security services
  - In-home hospice care is available through local hospitals, i.e. Cedar's Sinai Medical Center (310) 423-9520
  - Mental healthcare services for MediCal recipients (800) 854-7771
  - Regional healthcare center for children and adults (310) 258-4000
- Veterans' benefits (877) 222-8387
- FREE mammograms for low income individuals (800) 511-2300



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### Eldercare & Abuse

- Eldercare locator: (800) 677-1116
- Elder Abuse Hotline (800) 992-1660
- Report suspected elder financial abuse to LA County Community & Senior Services (626) 579-6905

### Healthcare Issues

- Set up a personalized diet plan at [www.mypyramid.gov](http://www.mypyramid.gov)
- For up-to-date info re infectious diseases: [www.promedmail.org](http://www.promedmail.org)
- Vaccine information available at [www.vaccineinformation.org](http://www.vaccineinformation.org)
- Improve your night-vision:
  - Protect your eyesight during the day with a hat and sunglasses and take Vitamin A [ask your doctor!]
  - Clean your windshield
  - Dim the dashboard lights
  - Do not look into oncoming headlights
  - Avoid lengthy re-adaptation, keep one closed while in brightly-lit areas such as gas station
  - Set rear-view mirror to its night-setting and wear glasses with anti-reflective coating to eliminate glare

### *Legal Precedent*

*In an anti-trust action brought against American Airlines, the government alleged that a smaller airline hoped to preclude a competitive response from American by adhering to this maxim: "Stay off of elephant paths..., don't eat the elephant's food..., and keep the elephants more worried about each other than they are about you." [140 F. Supp. 2d 1141]*

*Similarly, the defendant-company in a suit brought by employees seeking to recover ERISA benefits did not hide its loan activity—in fact, the judge found that it was clear to all that "a mouse was trying to eat an elephant at one sitting, and might choke." [159 B.R. 814]*

## **Insurance**

### General Tips

- Send \$2 and self-addressed stamped envelope to National Insurance Consumer Organization (121 N. Payne St. Alexandria, VA 22314) for booklet entitled *Buyer's Guide to Insurance*
- Increase liability coverage to cover your net worth (umbrella policy)
- Insurance shopping is made easy at XXXXXXXXXX or [www.ehealthinsurance.com](http://www.ehealthinsurance.com)

### Homeowner's Insurance

- Receive discount on homeowner's insurance for smoke and burglar alarms
- Include business equipment &/or liability coverage on your homeowner's policy if operating a home office
- Include and/or increase Workman's Compensation on your homeowner's policy if employing domestics

### Auto insurance

- Minimum coverages should include:
  - \$100K/person, \$300K/accident and \$50K property liability
  - \$100K uninsured motorist
  - Save money by eliminating medical coverage if you have health insurance, eliminating comp/collision coverage if premium exceeds 10% of the value of the car, increasing deductible to the maximum amount affordable, eliminating rental coverage if 2<sup>nd</sup> car is available, eliminating towing coverage if AAA member
  - Request discounts for good driving record, anti-lock brakes, anti-theft device, airbags, low mileage
  - Combine with homeowner's policy
  - Participate in Mature Driver Improvement program: 2-session, 7-hour course offered through AAA
- ITT Hartford for discounted auto insurance available to AARP members only: (800) 423-6789



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## Disaster Preparation

### Earthquake Safety

- Earthquake preparedness handbook available at <http://www.nws.noaa.gov/floodsafety/floodsafe.shtml>
- Handy products available at [www.earthquakesolutions.com](http://www.earthquakesolutions.com)
- Home- and workplace safety advice available at [www.daretoprepare.org](http://www.daretoprepare.org)
- Red Cross offers tips for preparedness kits at [www.prepare.org](http://www.prepare.org)
- Up-to-the-minute shake reports at <http://quake.usgs.gov/recenteqs/latest.htm>



### Other Tips

- Hire an independent public insurance adjuster to make your case for reimbursement from the insurance company
  - Learn to cope with anxiety: [www.help-for.com/stop-anxiety.htm](http://www.help-for.com/stop-anxiety.htm)
  - Keep paperwork safe AND accessible:
    - Personal identification, i.e. driver's license, passport, Social Security card, birth certificate
    - Checkbook with enough blank checks and deposit slips to last a month
    - ATM card
    - Personal telephone book
    - A list of important account numbers
    - Safety deposit box key
    - Insurance policies
  - Make a list of personal possessions to gather in case of a mandatory evacuation, but remember that your life that those of others is more important than your belongings
  - Plan to rescue only that which is not replaceable, like family photos and heirlooms
- FREE step-by-step Disaster Preparation Guide available from CA Society of Enrolled Agents (3200 Ramos Circle Sacramento, CA 95827)



### In the event of...

- Cell phone theft: Ask that your account be suspended, not deactivated so that you don't lose your phone number
- Car theft: Report as soon as possible, even if you are not sure whether you just forgot where you parked
- Mail theft: Report to the U.S. Postal Inspection Service at (800) 729-3324
- Worried about mountain lion attacks? [www.dfg.ca.gov/news/issues/lion.html](http://www.dfg.ca.gov/news/issues/lion.html)
- Flash flood preparedness information at [www.nws.noaa.gov/floodsafety/tadd.shtml](http://www.nws.noaa.gov/floodsafety/tadd.shtml)

### Planning for Death

- Use an Ethical Will to bequeath values rather than valuables: [www.ethicalwill.com](http://www.ethicalwill.com)
- Make arrangements for your pet:
  - Select a willing and able caretaker with access to your home
  - Specifically identify the animal to be cared for and provide detailed care instructions
  - Write a living will for the pet to provide euthanasia instructions
  - A Power of Attorney covers all tangible personal property, including pets
  - Set up a Pet Trust and fund with sufficient assets
- Order your funeral casket from Direct Casket at (800) 772-2753 or [www.directcasket.com](http://www.directcasket.com)
- Tour ABC Caskets mortuary in East Los Angeles for showroom samples: (866) 369-5457

*It says in a book that more than 6,000 elephants go each year to make piano keys.  
Isn't it amazing what elephants can be trained to do?!*



**Monica Haven, E.A., A.T.A.**

1534 South Edris Drive \* Los Angeles, CA 90035 \* (310) 286-9161 \* FAX (310) 557-1626 \* e-mail: [mhaven@pobox.com](mailto:mhaven@pobox.com)

## Finances



### For Homeowners

- CA Homeowner Assistance Program offered by FTB to “low-income” seniors
  - Order booklet at (800) 868-4171 or at <http://www.ftb.ca.gov/individuals/hra/index.html>
  - File Form 9000 between July 1<sup>st</sup> and October 15<sup>th</sup>
- Property Tax Postponement allows low-income seniors to defer payment of the tax until home is sold
  - Order booklet at (800) 952-5661 or <http://www.sco.ca.gov/col/taxinfo/ptp/index.shtml>
  - File claim form between May 15<sup>th</sup> and December 10<sup>th</sup>
- Obtain liquidity by applying for a reverse mortgage: [www.reverse.org](http://www.reverse.org)
  - Obtain licensee information regarding realtors at (916) 227-0931 or <http://www2.dre.ca.gov/PublicASP/ppinfo.asp>

### Investment Info

- Check your stock broker’s compliance record with FINRA at (800) 289-9999 or <http://www.finra.org/InvestorInformation/InvestorProtection/p005882>
- Get bank, thrift and credit union ratings at [http://www.bankrate.com/brm/safesound/ss\\_home.asp](http://www.bankrate.com/brm/safesound/ss_home.asp)
- FDIC offers consumer brochures about banking, money management, home and car buying, credits cards, college savings at [www.fdic.gov](http://www.fdic.gov) or (877) 275-3342
- Get “inside” info about your stock—enter ticker symbol at [www.whispernumber.com](http://www.whispernumber.com)
- Inflation calculator at [www.minneapolisfed.org/research/data/us/calc](http://www.minneapolisfed.org/research/data/us/calc); other calculators at <http://mymoney.gov/>

### Budgeting

- Maintain a calendar of bills due as the invoices arrive—pay accumulated group of bills twice monthly on the 10<sup>th</sup> and the 25<sup>th</sup>
- Use automatic bill-paying feature offered by your bank or pay online via the internet
- When paying a credit card bill, do not put the full account number in the memo (only last 4 digits)
- Keep a traveler’s check in your wallet for emergencies
- Order checks with only your initials—thief will not know whether you sign with your full name or not

### ID Theft & Fraud

- Fraud protection available for:
  - Social Security: (800) 269-0271
  - IRS: (800) 829-0433
  - National Fraud Information Hotline: (800) 876-7060
- Identity theft information:
  - FTC Identity Theft Hotline: (877) 438-4338 or <http://www.ftc.gov/bcp/edu/microsites/idtheft/>
  - Identity Theft Resource Center (858) 693-7935
  - CA Department of Consumer Affairs [www.privacyprotection.ca.gov](http://www.privacyprotection.ca.gov)
  - [www.privacyguard.com](http://www.privacyguard.com) that will notify you within 30 minutes any time your credit is checked
  - Identity Theft IQ Test available at [www.privacyrights.org/itrc-quiz1.htm](http://www.privacyrights.org/itrc-quiz1.htm)
- For lost or stolen mail call (800) 729-3324
- Xerox content of wallet and then black out identifying numbers

### FREE Government Info

- Information regarding government benefit programs available at [www.govbenefits.gov](http://www.govbenefits.gov)
- Information regarding government loans available at [www.govloans.gov](http://www.govloans.gov)
- Consumer information catalog available at [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)
- Business resource info available at [www.business.gov](http://www.business.gov)
- Order IRS Publication 910 “Guide to Free Tax Services” at (800) 829-1040 or [www.irs.gov](http://www.irs.gov)
- Los Angeles information resources available at [www.survivingla.com](http://www.survivingla.com)
- West LA info and Frequently Asked Questions answered at <http://www.lacity.org/council/cd5/c05fq1.htm>
- Verify if unclaimed property may be waiting for you at Division of Collections: (800) 992-4647 or <http://www.sco.ca.gov/col/ucp/index.shtml> (abandoned property escheats to CA after 7 years)
- Information for unclaimed property in other states available at <http://missingmoney.com/>



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- Do NOT use a “bounty hunter” to find your unclaimed property—the info is available for FREE
- Buy police-seized property at [www.propertyroom.com](http://www.propertyroom.com)
- <http://thomas.loc.gov/> for updates on pending legislation
- For links to official foreign government websites (even those in exile): [www.psr.keele.ac.uk/official.htm](http://www.psr.keele.ac.uk/official.htm)
- [www.allpsych.com](http://www.allpsych.com) for psychological self-evaluation tests and career guides

### Education

- Need money for college, go to [www.fastweb.com](http://www.fastweb.com)
- Financial info available at [www.finaid.com](http://www.finaid.com)
- Do your academic research at [www.ipl.org](http://www.ipl.org)
- Access to over 800 professional journals is available at [www.doaj.org](http://www.doaj.org)
- Interactive anatomy guide at [www.innerbody.com](http://www.innerbody.com)
- Links to archaeology museums, digs, and academic papers at [www.archnet.asu.edu](http://www.archnet.asu.edu)
- Art history info at [www.metmuseum.org](http://www.metmuseum.org)
- Easy-to-use website about chemistry: [www.chemicalelements.com](http://www.chemicalelements.com)
- Translate text from English into 12 languages and back at <http://babelfish.altavista.com/tr>
- There are 6,912 known living languages in the world (!): <http://www.ethnologue.com/>
- Conjugate verbs in 81 of those languages: [www.verbix.com/webverbix/index.asp](http://www.verbix.com/webverbix/index.asp)
- FREE online book catalog at [www.gutenberg.com](http://www.gutenberg.com)
- Get help with math at [www.webmath.com](http://www.webmath.com)
- Legal documents available at [www.legalzoom.com](http://www.legalzoom.com) [it's always best to consult an attorney for *all* legal matters!]

### Charities

- Get ratings regarding charitable organizations at [www.charitynavigator.org](http://www.charitynavigator.org)

### For Seniors

FREE guide available at [www.fdic.gov/consumers](http://www.fdic.gov/consumers)

Q: How do you stop an elephant from charging?

A: You take away his credit card!

## Credit Cards

### Good Credit Management

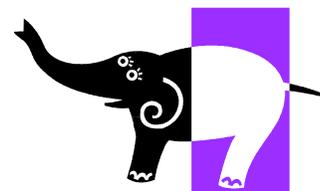
- Check listings in *Money* magazine for credit cards with no fees (and best CD rates) or go to [www.creditcards.com](http://www.creditcards.com) or [www.bankrate.com](http://www.bankrate.com) to compare credit card programs
- Pay large bills by charging to your credit card which accumulates frequent flier miles, but do NOT pay your income taxes with a credit card due to the high processing fee charged
- See if a cash-back card might offer more benefits to you than frequent flier miles
- Request waiver of annual credit card fees
- Never maintain an unpaid balance—always pay credit cards in full on due date

### When things go bad...

- National credit bureaus:
  - Equifax: (800) 685-1111 or [www.equifax.com](http://www.equifax.com)
  - Experian (formerly TRW): (888) 397-3742 or [www.experian.com](http://www.experian.com)
  - TransUnion: (800) 888-4213 or [www.tuc.com](http://www.tuc.com)

FREE annual credit report available at [www.annualcreditreport.com](http://www.annualcreditreport.com)

*Do-it-Yourself Credit Improvement Guide* available from National Center for Financial Education at P.O. Box 34070, San Diego 92163 (cost is approximately \$10) or [www.mymoney.gov](http://www.mymoney.gov)



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- Repair bad credit by:
  - Open savings account, make steady deposits and never overdraw a checking account
  - Obtain a secured credit card
  - Verify and correct information on your credit report
- Consumer Credit Counseling: (213) 670-0028

## Money-saving Tips

### Dollar Deals

- Clip coupons
- Shop on senior discount days and watch for sales
- Always ask for the “super senior” discount (also cash, AAA and AARP)
- Join Costco or Sam's at reduced family rates if a friend or relative is already a member
- Donate to KCET or KCRW and receive membership card for discounts with participating merchants
- Order FREE list of barter exchanges from Intl. Reciprocal Trade Assoc.: (585) 424-2940 or [www.irta.com](http://www.irta.com)
- Don't buy extended warranties—charge all purchases to a gold or platinum card (Buyer's Protection plans)
- Save and re-use wrapping paper (use newspaper comics or children's art project for one-of-a-kind wrapping)
- Request that your landlord pay interest on security deposit which should be refunded upon lease renewal
- Buy Forever Stamps, permanently priced at current prevailing rate but useable even after rate increases
- Send self-addressed, stamped envelope to Quick, Easy, Cheap and Simple for additional money-saving tips: 4057 N. Drake-RP5 Washington, D.C. 60618

### Shopping Ideas

- Window-shop in local bookstores, but buy accumulated list of books online at [www.half.com](http://www.half.com)
- Order Homebound Library Card to allow family or friends to check out books on your behalf: (213) 228-7540
- Rather than rent movie videos, check them out from your local library
- Buy shoes and accessories at [www.zappos.com](http://www.zappos.com) or (800) 927-7671 (FREE shipping in both directions)
- Unique wedding gift registries are available at [www.TheBigDay.com](http://www.TheBigDay.com) (to have friends chip in for the honeymoon trip), [www.GreenWish.com](http://www.GreenWish.com) (to collect cash for down-payments or cars), or [www.GiftsofStock.com](http://www.GiftsofStock.com) and [www.oneshare.com](http://www.oneshare.com)
- Antique stock and bond certificates are available at [www.nyge.com](http://www.nyge.com)
- [www.angieslist.com](http://www.angieslist.com) or (323) 634-9944 for list of favorite service companies compiled by fellow consumers
- For questions about hosiery, call National Association of Hosiery Manufacturers: (704) 365-0913

*From Soup to Nuts...*

### Elephant Soup

½ lb. of sun-dried elephant meat coated with salt  
 6 - 8 c. of beef broth  
 1 c. of mirepoix [diced carrots, onions, celery and herbs sautéed in butter]  
 2 onions, finely chopped  
 1 c. shelled, roasted peanuts or ½ cup peanut butter  
 1 c. boiled chana dal (or any lentils or dried peas)  
 1 small leek, finely chopped  
 1 c. of Wumubu mushrooms  
 2 T. of butter  
 salt, black pepper (to taste)  
 ½ c. cream

Wash the dried meat in hot water, and cut it into bite-sized pieces. In a large pot or Dutch oven, combine the meat with enough cold water to cover it, and cook over a low heat for twenty to thirty minutes. Add the mirepoix and beef broth; simmer for 2 hours. Add the onions, peanuts, dal, mushrooms, and leek. Cook until the dal are completely disintegrated. Adjust the seasoning. Add the butter and cream. Serve.

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Elephant Ears

1/4 c. butter  
 1 c. flour  
 2 T. sugar  
 1/2 t. baking powder  
 1/2 t. salt  
 1/3 c. milk  
 3 T. sugar  
 1 t. ground cinnamon  
 Sugar



Heat butter until melted; set aside. Stir flour, sugar, baking powder and salt in a medium bowl. Stir in milk and 3 tbsp. of melted butter until dough forms. Sprinkle a surface lightly with flour; roll dough with a rolling pin into a rectangle 9 x 5 inches. Brush with remaining melted butter, using a pastry brush; sprinkle with mixture of 3 tbsp. sugar and 1 tsp. cinnamon. Roll dough up tightly, beginning at narrow end. Pinch edge of dough into roll to seal. Cut into 4 pieces with sharp knife. Place cut sides up on cookie sheet; pat each into a 6 inch circle. Sprinkle with more sugar. Bake at 425°F until golden brown.

Pink Elephant

1 oz. vodka  
 4 oz. ginger ale  
 4 oz. pink lemonade or pink grapefruit juice  
 2 oz. grenadine

In a shaker with ice for a highball glass, stir and enjoy!!!

**Travel**General Travel Tips

- [www.orbitz.com](http://www.orbitz.com) for air, car rental and hotel reservations
- [www.kayak.com](http://www.kayak.com) compares multiple data bases for best rates and fares
- Great travel tips available at [www.joesentme.com](http://www.joesentme.com)
- Ask the hotel maid (and the concierge)
- Check out [www.megabus.com](http://www.megabus.com) for ridiculously low (!) fares to select destinations (i.e. \$8 from LA to Vegas)
- Trip cancellation and travel insurance: (800) 487-4722 or [www.insuremytrip.com](http://www.insuremytrip.com)
- Disabled travelers may order Fodor's *Great American Vacations for Travelers with Disabilities* at [www.fodors.com](http://www.fodors.com)
- Diabetics get tailored travel information at <http://diabetes.about.com/od/diabetes101/a/travel.htm>
- Learn about exotic travel itineraries for seniors at [www.allensguide.com/Programs/ElderTreks.html](http://www.allensguide.com/Programs/ElderTreks.html)
- [www.elderhostel.org](http://www.elderhostel.org) for educational opportunities available away from home

California Office of Tourism for FREE brochures, maps and travel ideas: (800) 862-2543

- Discontinue collision car insurance and subscriptions while on vacation—also turn off water heater and use light timers
- Water houseplants and enclose in plastic bag before placing @ northern light for up to 1 month vacation
- Things to pack for any trip: Alcohol pads, packet of laundry soap, rain poncho, baking flour
- NOTE: Medicare does NOT cover healthcare expenses outside the U.S.

Foreign Travel

- [www.customs.ustreas.gov](http://www.customs.ustreas.gov) for travel restrictions and passport requirements abroad
- Passport info available at [www.travel.state.gov](http://www.travel.state.gov) or call (877) 487-2778
- You can submit your passport application at the Beverly Hills Library—call (310) 288-2279 for an appointment
- Protect your passport chip from data hackers with RFID Blocking Passport Holder, available at [www.magellans.com](http://www.magellans.com)
- American Express will help traveler's check holders also replace lost or stolen passports and credit cards
- Register (in advance) with the U.S. Dept. of State to facilitate assistance from embassy and consulates in the event of an emergency abroad: <https://travelregistration.state.gov/ibrs/ui/>



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### Transportation by Car

- Find the cheapest car rental at [www.bnm.com](http://www.bnm.com)
- Don't own a car? Share a car with others, rent by the hour, leave it parked for the occasional time you need a vehicle: [www.flexcar.com](http://www.flexcar.com)
- Rent car using gold or platinum card to avoid purchasing rental car insurance
- Check out program perks offered by European auto manufacturers at [www.saabusa.com/saabjsp/europeandelivery](http://www.saabusa.com/saabjsp/europeandelivery), [www.audiusa.com/experience](http://www.audiusa.com/experience), [www.mbusa.com/edp](http://www.mbusa.com/edp), [www.bmwusa.com/bmwexperience/europeandelivery](http://www.bmwusa.com/bmwexperience/europeandelivery), [www.porsche.com/usa/accessoriesandservices/eventsandracing-europeandelivery/](http://www.porsche.com/usa/accessoriesandservices/eventsandracing-europeandelivery/), and [www.volvocars.us/salesandservices/overseasdelivery](http://www.volvocars.us/salesandservices/overseasdelivery)

### Air Travel

- Use a flight consolidator for discounted fares: (800) 243-2773 or <http://cheapseats.com/>
- [www.farecast.com](http://www.farecast.com) attempts to predict future rates and best purchase times
- [www.yapta.com](http://www.yapta.com) tracks your existing reservation and let you know if the fare has decreased
- Take advantage of senior rates and programs offered by each airline
- Bereavement discounts @ airfare for emergency travel
- Find out about airport security measures and current restrictions at [www.tsa.gov](http://www.tsa.gov)
- Contact Transportation Security Administration Hotline for complaints regarding post-9/11 security measures and baggage theft or damage: (866) 289-9673
- LAX travel information is available at [www.lawa.org](http://www.lawa.org)
- Parking information at all airports [www.airportparkingreservations.com](http://www.airportparkingreservations.com)
- To minimize airport delays and inconveniences:
  - Travel midday and midweek, if possible
  - Bring confirmation receipt of e-ticket, as well as a government-issued ID card
  - Print boarding pass @ internet—usually 24 hours in advance
  - Avoid baggy clothing and boots; minimize jewelry
  - Gift packages should remain unwrapped
- Check flight departure and arrival status at <http://fasttrack.flightexplorer.com/default.asp>
- [www.seatguru.com](http://www.seatguru.com) for the airplane configurations and best seat recommendation

### Frequent Flier Miles

- Remember to always request credit to your frequent flier account for hotel accommodations and car rentals (as well as for credit card charges and telephone service)
- Bequest frequent flier miles by will

### Luggage

- [www.onebag.com](http://www.onebag.com) for the art of traveling light
- Avoid over-weight charges and ship your luggage via [www.sportsexpress.com](http://www.sportsexpress.com) (800) 357-4174, [www.usxpluggageexpress.com](http://www.usxpluggageexpress.com) 744-7224, or [www.skycapinternational.com](http://www.skycapinternational.com) (877) 775-9227
- Use remote luggage check-in for LAX at Westwood, Union Station and Van Nuys FlyAway Station—check up to 2 bags and get boarding pass for only \$5/person (<http://www.lawa.org/lax/laxremotecomcheckin.cfm>)

### Accommodations

- Entertainment Book: (310) 396-5595
- ALWAYS ask for discounts: AAA, AARP, Corporate, The-Nice-Guy Discount
- If travel schedules permit, use walk-in rates rather than advance reservations
- Better rates are usually available if you dial the local, rather than the 800 number
- Join the hotels member program for discounts and preferred service
- Phone after 6 PM—rates usually decrease as no-show reservations are cleared and rooms are re-sold
- Everything—including parking and in-room telephone rates—is negotiable (if requested in advance)
- Tip your housekeeper each day
- Bring anti-bacterial wipes to clean TV remote control, telephone and clock radio
- Check the hotel's lost and found for spare cell phone and laptop cords

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Cooking was invented in prehistoric times by lucky accident. A tribe had killed an animal and was going to eat it raw, when a tribe member named Woog tripped and dropped the carcass into the fire. At first, the other tribe members were angry, but then, as the aroma of burning meat filled the air, they had an idea: They ate Woog raw.

Obviously, cooking can be hazardous, for example as Mom was cooking chipped beef. When the double boiler exploded, what seemed like thousands of gallons of creamed chipped beef flew in all directions with tremendous force. Some day astronomers in a distant galaxy will detect traces of this particular entree spreading out across the cosmos and will, by extrapolating backward, calculate that the cataclysmic Big Beef Bang took place on Earth in 1958.

The point is that you should never cook anything, including toast, without wearing a welding helmet. Also, you should choose a recipe that is appropriate for the individuals who will be eating it. If you do need to use an elaborate "gourmet" type of recipe, you'll have to find one in such magazines as Bon Appetit. The problem here is that the people who are creating these recipes are also snorking down cooking wine by the gallon and after a while, they start making up words. Take "fennel"—there is no such thing, yet many gourmet recipes call for it and other imaginary ingredients like "shallots," "capers," and "arugula."

Thus, to be a successful cook, you need to learn how to adapt gourmet recipes to the "real world" by making substitutions. For example, I recently found a recipe where some of the ingredients, such as "leeks," were obviously imaginary, and others, such as lobster, were members of the cockroach family. So I looked around my kitchen for appropriate substitutes and adapted the recipe as follows:

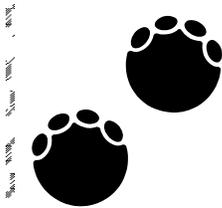
#### SWEET POTATO SOUP WITH LOBSTER AND ORANGE CREME FRAICHE

1. In a medium room, remove wrappers from eight miniature Three Musketeers bars left over from Halloween.
2. Eat bars.
3. Feed wrappers to dog.

--adapted from "The Art of Cooking" by Dave Barry

## Things to Do in LA

- Internet listings and calendar available at <http://aol.digitalcity.com/losangeles/> or [www.expericela.com](http://www.expericela.com)
- Find out about what's happening in LA; [www.laletimes.com](http://www.laletimes.com)
- For things to do with kids: [www.gocitykids.com](http://www.gocitykids.com)
- Get ½-price theater tickets at [www.LAstagetix.com](http://www.LAstagetix.com)
- Seniors and students can great seats at Los Angeles Opera for only \$20 cash—rush tickets 90 minutes before show
- Use Hot Tix to see Music Center performances for only \$20—can be purchased with credit card in advance
- Make dinner reservations at participating restaurants: [www.opentable.com](http://www.opentable.com)
- Use Metro Trip Planner at [www.mta.net](http://www.mta.net)



Although the flesh of the elephant is extremely coarse, the foot and trunk are excellent, if properly cooked. If cooked in a mud oven for about 30 hours or more, the foot will be perfectly baked. The sole will separate like a shoe and expose a delicate substance that, with a little oil and vinegar, together with an allowance of pepper and salt, is a delicious dish that will feed about fifty men.

--as reported by Samuel White Baker, 1867

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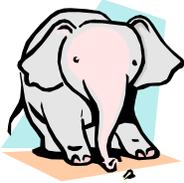
## Miscellaneous

### Complaints

- Always log name, badge number, date and time of complaint calls made
- If you can't resolve the problem with the institution, contact its government regulator
- Noisy neighbors? Mediation available from LA City Attorney at (213) 485-8324
- Graffiti hotline for Los Angeles County (800) 675-4357
- Report illegal dumping at (888) CLEAN-LA
- *Consumer Assistance Brochure* available at [www.fdic.gov/consumers/questions/consumer/index.html](http://www.fdic.gov/consumers/questions/consumer/index.html)
- Order Consumer's Resource Handbook from Consumer Information Center Pueblo, CO 81009

### More about Elephants

- *How to cook a rogue elephant: The recipes and recollections of Peter van Rensselaer Livingston*
- *Why an elephant must be devoured slowly* by Steve James, published December 17, 2006 @ Guardian Unlimited
- *Who Says Elephants Can't Dance?* by Louis V. Gerstner, Jr. about IBM's historic turnaround

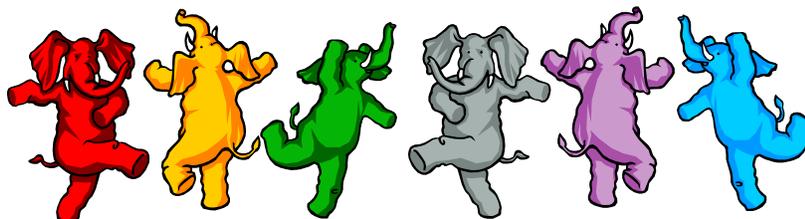


1 Elephant  
200 c. Water  
700 t. Salt  
Pepper, to taste  
650 (10-oz.) cans brown gravy  
2 Onions  
2 Rabbits (optional)

Remove tusks. Wash well. Chop elephant into bite-sized pieces (this should take about 2 months). Place meat in large kettles. Season with salt and pepper. Cover with water and gravy. Cook over kerosene fire at 455 degrees for about 4 weeks, or until tender. About 2 hours before serving, add chopped onions. Serves 3800 people. If expecting more guests, add 2 rabbits. Do this only as a last resort since most people do not like to have hare in their stew.

Several cooking suggestions gathered from worldly gourmands:

- Colonel Rodney Featherstone-Cholmondeley with the Indian Army claims that his cook—"a splendid little chappie"—always added a couple of pounds of dry mango powder. It was an excellent tenderizer that cut the cooking time by about a week, depending on whether it was a cow or bull elephant.
- Pat Goltz who just returned from Kenya, suggests, instead, that you use local tribesmen for chopping and stirring, thereby cutting prep time by about a month and making the recipe viable for those shorter holiday vacations.
- If time is really short, a high-tech chef provides microwaving instructions. Knowing that the stewing pot might not fit into a conventional kitchen appliance, he suggests placing the stew in a non-metallic bowl between two AN/FPS short range Doppler radar units propagating radio waves in the 1215-1410- MHz range.
- Brittany from Malibu, California says "the best way to cook elephant is in a heated pool—just don't forget to take the chlorinated water out. If you don't have your own pool—my heavens!—use your neighbor's but make sure to invite him to the feast."
- John Goodman from Melbourne Australia reminds us that no "game recipe would be complete without a drop of red wine." He recommends 10 dozen bottles of Shiraz—half for the stew; the remainder to be drunk by the chef while preparing the stew.
- Jack Everman of Wisconsin admonishes us that "presentation is everything" and insists that the dish be garnished with 1 to 1.5 hectares of parsley.



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