

# This hearty salad helps fill the summer dinner void



Turkey taco salad

Photo Susie Iventosch

## Turkey Taco Salad

(Serves 4)

### INGREDIENTS

1 head Romaine, cleaned and torn into bite-sized pieces  
 1 bunch cilantro leaves, cleaned and removed from stems  
 1 red bell pepper, stem and seeds removed and chopped  
 1 Anaheim chili, stem and seeds removed and chopped  
 1 poblano pepper, stem and seeds removed and chopped  
 1 jalapeno pepper, stem and seeds removed and finely chopped  
 1 large tomatillo, chopped  
 20 cherry tomatoes, halved or larger ripe tomatoes cut into bite-sized pieces  
 1 small jicama or about 1/2 cup chopped  
 1 cup of corn, preferably fresh from two ears of corn that have been barbecued ahead of time  
 1 can dark red kidney beans, drained  
 1 pound ground turkey (or beef), cooked according to directions below  
 1 taco seasoning packet (Lawry's, McCormick or other)  
 2 tablespoon canola oil  
 2 tablespoons water  
 1 cup grated sharp white or yellow cheddar  
 2 cups Doritos Nacho Cheese tortilla chips, slightly crushed  
 1 recipe Lime-Salsa Dressing (below)

### DIRECTIONS

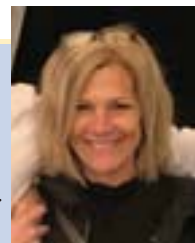
Heat oil in a frying pan and add ground turkey. Sprinkle taco seasoning packet over the top. Add water. Cook over medium-high heat, stirring often. (If possible mash the ground turkey with the Kitchen Queen Meat Chopper. This is a purchase you will never regret!) Once completely cooked, remove from heat and cool. Refrigerate until ready to use. Can also be made ahead and frozen for several months. Spread two ears of corn with canola oil. Season to taste with Cajun seasoning, salt and pepper. Barbecue corn over medium-low heat for 8 minutes, rotating every 2 minutes to distribute cooking evenly. Remove from grill and cool. When cooled to room temp, cut corn off cobs and set aside. When ready to serve, place all ingredients in a large salad bowl and toss with Salsa Lime Vinaigrette (recipe below). Serve with fresh flour tortillas.

### Lime-Salsa Dressing:

Juice of 1 lime  
 1/4 cup red wine vinegar  
 1/2 cup olive oil  
 1/3 cup salsa  
 2 teaspoons your favorite hot sauce  
 S&P to taste

Place all ingredients in a container with a tight-fitting lid and shake well. Refrigerate until ready to use. Allow to sit for about 10 minutes before tossing salad, to allow oil to come to room temperature.

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## By Susie Iventosch

I don't know about you, but I can never seem to get enough of salads in the summer, especially if you have a great victory garden growing in your backyard! We love to make hearty salads with meat and cheese and lots of seasonal veggies so that they are filling enough to serve as the main dinner course. They are easy to prepare ahead of time so when you get back from work or fun weekend activities they are ready to go. This taco salad is a perfect example of one with plenty of hearty fixings to satisfy even the hungriest of appetites. Made with a virtual rainbow of veggies along with seasoned ground meat, cheese and crushed tortilla chips and tossed in a lime-salsa vinaigrette, you will feel like you had a full 4-course meal. Serve with a warm flour tortilla on the side or you can even make a wrap out of it. I like to use ground turkey, but chicken, beef or bison all work great in this recipe.

## Lynn's Top Five

# Every day is a winding road – financial planning in a sea of the unknown

## By Lynn Ballou CFP®

I hope Sheryl Crow's lyrics are a truth, that we are a little bit closer. Closer to a cure, to a vaccine, to a recovered economy, to valuing all human life, to empathy. The last time I wrote for this, our wonderful community paper, I was already planning my next column focusing on the provisions of the latest tax legislation, the Secure Act. Well, we can toss that aside for the moment, and focus instead on surviving. This column will focus on some tips and ideas for financial survival, hopefully providing at least one idea for each reader.

**1) Adjust new budgets:** Not commuting? Not eating out, traveling or meeting up with friends? Take a deep sigh, let it go and instead focus on the opportunity to build or expand that emergency fund, pay down consumer debt, add to building toward financial independence or shorter-term financial needs such as home repairs, a newer car, education expenses.

**2) Lower debt costs:** There are many debt breaks available from forgiveness to deferral to simple refinancing at lower rates. Whether student loan debt, car loans or mort-

gages, research your options and make moves to take advantage of what may be the lowest interest rates of several generations to come. And if you need cash due to loss of income, you will find numerous options available including borrowing from your own retirement accounts to accessing government lending programs. Leave no stone unturned and don't delay.

**3) Required minimum distributions – yes or no:** You are able to step away from any previously "required" minimum distributions from retirement plans (RMDs) this year. And if you already took some and wish you hadn't, you have until Aug. 31 for just this tax year to put the funds back and reverse the distribution so as to preserve your assets and keep your tax burden as low as possible. That said, if you are in a negative income tax bracket, perhaps you might still take some distributions so as not to waste that tax-free withdrawal opportunity. And see the next point regarding another approach if you are in a low or 0% tax bracket.

**4) Roth conversions – a unique historic opportunity:** It's possible your investments are worth less than you paid for them. It's also possible

your income is lower this year than last. If so take a look at the math behind Roth conversions. If you moved \$50,000 for example to a Roth IRA from an eligible IRA, you'd pay the taxes on the \$50,000 distribution this tax year, however, once the funds are in the Roth IRA, they grow tax free and exempt from RMD's in your life (and if your spouse is your beneficiary his or her life, as well). This works when you have the cash outside the IRA to pay for the taxes due on the conversion. And the neat trick about this is that you can move assets in kind from your IRA to your Roth IRA. If you make these moves when markets are at lows, and move assets that have suffered value loss but that you still want to hold long-term, you are in essence moving a lot more shares to the Roth at that moment than you would have before the virus struck and markets fell substantially. Long term this could be very positively impactful to you, however, absolutely consult with your Tax Pro before proceeding.

**5) Tax loss harvesting – If ever there was a time!** We've chatted about this before in my column and this is yet another historic opportunity to make lemonade out of

lemons by using this tool. Tax loss harvesting involves selling assets with paper losses (in taxable, not retirement accounts) and immediately using the proceeds to replace them with a different asset (can be somewhat similar but not the same) so you aren't out of the market in the event the market charges up in the short run. You can then just keep the new asset you buy and book the capital losses on the asset you are selling to use in the current year against gains, or use up to \$3,000 of net losses against other income and carry the rest of your capital losses forward to a future year. If you want to buy back the asset you sold you must wait 31 days to do so or you forfeit the right to the tax loss on the sale. Work closely with your team of professionals including your Certified Financial Planner™ to be sure you are implementing a wise plan that works for you correctly.

While I truly hope that this column has highlighted and sparked some helpful planning ideas, I'll close with the most sincere wish that you and your loved ones are, and continue to stay, healthy, safe and able to focus on what matters most.



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ professional and Regional Director with EP Wealth Advisors, a Registered Investment Advisory Firm in Lafayette. The review, assessment, and/or opinion expressed in this column are limited to and in association with general financial planning subjects. They are intended to introduce the reader to general financial planning topics. This column should serve as a tool that should assist readers in the development of subsequent discussions with a financial planning professional. Always consult an accountant and/or attorney to assess your individual situation prior to implementing any financial planning strategy, including any strategy directly or indirectly referenced in this column.

# International film showcase features two excellent murder mysteries



Photos provided

## By Sophie Braccini

The International Film Showcase features one French and one Italian film this month. Not available on any other platform, these two diverse murder mysteries will bring suspense and intellectual pleasure into movie lovers' homes.

Lise, 18, is "The Girl with a Bracelet" in the French film directed by Stéphane Dumoustier. The teenager lives in an affluent neighborhood near the seaside. She wears a bracelet – not the charming type on her wrist, but a monitor on her ankle – as she is accused of having murdered her best friend and is on house arrest pending trial.

Most of the movie takes place within the confines of the courthouse. As the director described it in an interview he wanted his film to be close to what really takes place in such settings today, but his primary objective was to depict doubt – what it's like to be a parent of a teenager whom you have to trust, while accepting that there are parts of their lives that escape you and that you might never understand.

Lise, played by remarkable newcomer Melissa Guers, has always denied being the culprit of the murder, but she remains aloof and almost incapable of sharing emotions. Day after day more incriminating evidence is collected against her, yet there is no definite proof. The battle between the prosecutor and Lise's lawyer is tensed, sus-

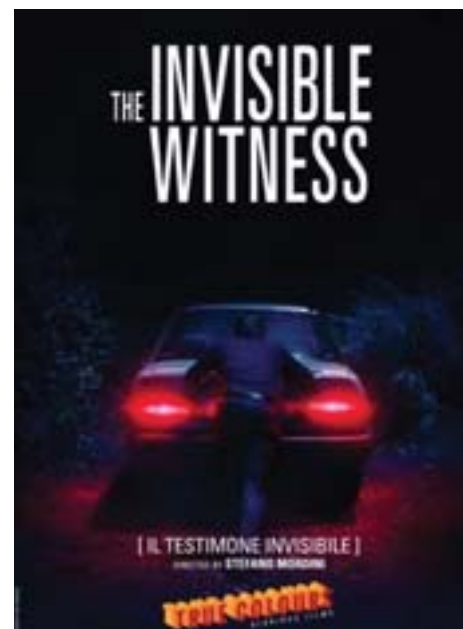
penseful but not overly theatrical.

The parents' disarray is expressed beautifully by actors Roschdy Zam and Chiara Mastroianni. The father is strong but his armor at times cracks, and the mother confesses her powerlessness to the judge. The director takes the audience step-by-step toward the truth but leaves the teen's mystery intact.

The Italian movie, "The Invisible Witness" directed by Stefano Mordini, is also a murder mystery, but of a completely different type. It is not as much Italian as the French movie is French. The convoluted plot itself, the original dramaturgy, the rhythm, could be American.

It is a highly effective movie that leads the spectators through many re-bounds and turns at a fast pace. Adriano Doria (Riccardo Scamarcio), a very successful young businessman is accused of murdering his mistress. She is found dead in a locked hotel room where he is with her, slightly injured. No one else could have entered or exited the room.

Virginia Ferrara (Maria Paiato), an attorney who has never lost a case, is sent to him to save Doria, just a few hours before his arrest. Between the



two, a game of lies and truths begin to uncover the mystery and devise a strategy. Who is good, who is bad – and finally, who is who and who did what are the many questions where answers are hidden in a clever maze. There is an interesting battle of wits on a timer that will entertain the spectators.

Both movies can be accessed on the IFS site for a fee. Details can be found online at <http://internationalshowcase.org/>