HAPPY NOWRUZ

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Beloved Smart Phone

Once I finish an editorial, I give my brain a rest for a week and then one hundred things rush through my mind as to what I should tackle next.

A few nights ago, we were having dinner with a friend visiting from France… the restaurant had a friendly, relaxed atmosphere and the food was great. While we all were enjoying each other’s company and conversation, my eyes were drawn to a couple sitting across from us. I know, not very nice, but these days at my age I guess I can’t control my eyes! The couple was good looking and they both seemed to be in their 30s or 40s. It wasn’t clear to me if they were on a date, engaged, or married… but I noticed that they hardly said a word to each other and he was busy on his “smart phone.” Our friend sitting next to me said, “Oh yes, I see it too… In France you will see the same.” My eyes began to roam around the many tables in the restaurant and I saw it on most of the tables… the Beloved Smart Phone. I thought, “Oh dear, so this is the order of our New World?”

A flood of memories came to me, different scenes of people of different ages at different occasions, here and through my travels—how lost they were in their Beloved Smart Phones, so much so that nothing else existed or mattered to them. It is particularly astonishing to me that today’s young people don’t talk to each other face to face, but chat on their smartphones with one another, even if they are standing right next to each other!

I grew up with two families in two different parts of the world. My own family in Iran and my American family in the United States—two different cultures, half a world apart, but both had the same rule. Both believed that the dinner table was the place where all family members gathered and enjoyed a meal together while sharing their stories of the day. We laughed together and were there in times of need for each other. In other words, we had real conversations. There were no smart phones.

This beloved little gadget has become the most important and powerful thing in our lives… so much so, that if we forget it, OMG, it is almost the end of the world for us. I am no exception to this. While my smartphone helps me in many ways, I need to be consciously aware not to use it improperly, because otherwise I, too, can fall under its spell. I enjoy visiting those I care about and sharing moments in person with them, having conversations, and exchanging ideas. The majority of the time my phone is on silent and it really is my glorified answering machine. Time is too short and our true loved ones are too precious to allow our Beloved Smart Phones to rule our lives.

Every year in this issue, I have devoted this editorial to the celebration of our New Year. With the arrival of spring, the earth celebrates as over 300 million people globally welcome a new year on the first day of spring. Wishing you joy, happiness, and good health with your true loved ones.
Jong-e Farhangi (Cultural Variety Show)

Jong-e Farhangi is an arts and culture program that presents thought-provoking interviews and discussions with members of the Iranian diaspora, with an emphasis on authors, artists, literary readings, and musical performances. The program emphasizes lively discussions with audience participation. Jong is held on the stage of the Iranian-American Center (IAC), on the second Friday night of the month. Hosting the program rotates between Ali Sadr and Reza Khabazian. The program guests are typically interviewed by the host on a variety of subjects with an eager audience.

Jong-e Farhangi - January 11, 2019

The January program was hosted by Ali Sadr. This event had two guests. Dr. Zari Taheri, from the National University of Australia, gave a lecture about woman’s image in the creation story, which was followed by a question and answer session. In the second part of the program, Dr. Amirhossain Pourjavadi of UCLA spoke about the role of women in preserving and performing Persian music from the Safavid Dynasty to the Qajar Dynasty (approximately 1500 AD to 1925 AD).

Jong-e Farhangi - February 8, 2019

The February Jong was hosted by Reza Khabazian. In an opening talk, Mr. Khabazian spoke about culture and immigration and then showed a short video clip of a poem by an Afghan young woman. The guest of the month was Dr. Zohreh Kermani, psychologist who talked about therapy and culture. Dr. Kermani’s talk covered areas such as the differences between psychologists and psychiatrists, and the relationship between a psychologist and a patient. In the second part of the program, the attendees watched a documentary about the life of poet Ahmad Shamlou.

Movie and Discussion

The Movie and Discussion group of PCC aims to screen movies from Iran on the third Friday of each month. The group has started reviews of the popular movies of the last 40 years. After each movie, most of the audience stays for a lively discussion about the movie.

A Few Cubic Meters of Love – January 18, 2019

A Few Cubic Meters of Love (2014), written and directed by Jamshid Mahmoudi, was selected for the month of January. The movie explores a romance between a young Iranian man working in a factory in Tehran and the daughter of an Afghan refugee. This movie has won many awards in the Seventeenth Tehran Film Festival.
Parviz – February 15, 2019
The February movie was Parviz (2012), directed by Majid Barzegar. In the movie, a 50-year-old bachelor finds his free ride in life ending when his widowed father makes plans to remarry. Mahmoud Behroozian, one of the main actors of the movie, was present at the February showing and joined the discussion after the screening.

Docunight
Docunight is an organized program that facilitates the screening of documentaries, concurrently on the first Wednesday of the month, in more than twenty cities across North America. The documentaries are either made by Iranian film makers or are about Iran and Iranians.

Docunight 53 Special Event - February 6, 2019
As the Docunight 53 Mahak was shown a few months ago as part of our “Karestan Film Festival,” another documentary called My Name is Negahdar Jamali and I Make Westerns was shown instead. This movie is about an amateur movie maker living in Shirzaz, Iran, who has been making western movies for over 35 years. After the showing, the movie’s director, Kamran Heidari, joined the audience via Skype for a question and answer session.

PCC’s Board Meetings
PCC’s board of directors holds its meetings every second Wednesday of the month at IAC. The last two meetings took place on January 9 and February 13, 2019. If you are interested in PCC’s activities, please renew your membership or become a member. You can find the membership form on our website at www.pccsd.org.
In Iranian prose literature, the modern era began in exile with works that are extremely dark and critical of Iranian society. The first major Iranian novel often mentioned is actually a Persian translation of James Morier’s *The Adventure of Hajji Baba of Ispahan* (1824). A British diplomat, Morier introduces his book as if it were a manuscript passed on to him by an Iranian, Hajji Baba. Abbas Amanat in *Encyclopaedia Iranica* describes Morier’s book as “the most popular Oriental novel.” He writes, “Hajji Baba lampoons Persians as rascals, cowards, puerile villains, and downright fools, depicting their culture as scandalously dishonest and decadent, and their society as violent.”

**Mirza Habib Isfahani** (1835-93) translated the work as *Sargozasht-e Haji Baba-ye Isfahani*, probably around 1886, while living in exile in Turkey, though the manuscript wasn’t published until later in 1905 in Kolkata, India. What makes his work important and influential in Persian literature are the quality of the translation and a new writing that employs vernacular and accessible prose. Mirza Habib “domesticates” the text with embellishments and by using culture-specific items as well as regional and idiomatic phrases—making the work appear as if a modern Iranian wrote it.

During the Constitutional Revolution period of 1906-11, his translation was seen as a critique of Persian backwardness and participated in the discourse of anti-colonialist and constitutional reform. You can read more about the fascinating history of the work as it passes through lands, translators, and editors in essays like “Voice in the Persian Hajji Baba” by Esmaeil Haddadian Moghaddam and Anthony Pym or in Kamran Rastegar’s *Literary Modernity Between the Middle East and Europe*.

Another key pioneering work of Iranian prose, considered by some as “the first modern Persian novel,” is Zayn ol-Abedin Maraghe’i’s *Siyahatmaneh-ye Ebrahim Beg* (“Travel Diary of Ebrahim Beg”), which was anonymously published in three volumes between 1895-1902 in Cairo. In the novel, Ebrahim Beg, an Iranian who was raised in Egypt, makes his first trip to Iran and finds what M. R. Ghanoonparvar describes in *Prophets of Doom*, as “a hell rampant with poverty, wretchedness, religious hypocrisy, official corruption and political oppression” (2). The book “acquired a relatively large readership” and due to its “tone, realism and simplicity of language” was considered an early example of modern Persian novel (3). Like *Hajji Baba*, it was also read as a critique of Iran’s dire situation that called for reform and modernity.

In most scholarly works on Iranian literature, however, Mohammad-Ali Jamalzadeh’s collection of short stories *Yeki Bud Yeki Nabud* (“Once Upon a Time”), written between 1915-1921 and published in 1921 in Berlin, is considered the first modern prose work. For example, Michael C. Hillmann, in his essay published in Persian Literature, calls it “[t]he beginning of the modern era in Persian prose fiction” (292). *Encyclopaedia Iranica* writes that the book, “notable for its direct, colloquial language, remarkable use of Persian idiom, and immense sociological, political, and critical insight, signaled a major turning point in the development of modern fiction in Iran.” Jamalzadeh (1892-1997) continued to be an important presence on the Iranian literary scene while living mostly outside of the country.

The last writer I would like to highlight is Sadegh Hedayat (1903-1951). Of all Iranian prose writers, no one has been as influential as Hedayat. His masterpiece novella, *Baf-e Kur* (“The Blind Owl”), was also the first modern Iranian prose translated into English. It was originally published in Mumbai in fifty handwritten, stenciled copies with a note: “not for sale or publication in Iran.” According to Homa Katouzian, Hedayat sent thirty copies to Jamalzadeh “for circulation among friends in Europe” (Sadeq Hedayat: The Life and Legend of an Iranian Writer, 60). In *The Politics of Writing in Iran*, Kamran Talattof calls the novella “Iran’s most controversial and celebrated work of fiction.”
The book was later published in Iran, in 1941, after Reza Shah’s abdication fostered a more open political environment.

The Blind Owl is a complex, macabre existential tale told by an unreliable narrator. Though the book is much more, some critics have read it as a critique of the Reza Shah rule. Ghanoonparvar says the book reveals “Hedayat’s terrible awareness of change taking place in the Iranian psyche, Iranian society and social institutions” (15).

Like many great works of modernist literature, these texts were new, self-conscious, and critical, though the Persian works seem to be darker and more scathing. Yet what is most unusual about these books is that they were mainly written and published in other countries. In other words, key foundational works of modern Iranian literature was born elsewhere.

This unique literary history may have happened because the works were critical of Iranian establishment and other countries had important Persian presses and journals, such as Akhtar (1875-9) in Istanbul, Habl ol-matin (1893-1930) in Kolkata, Sorayya (1898-1900) in Cairo, and Kaveh (1916-1922) in Berlin. Iran also had limited independent publishing and a small educated readership that was close to the state, making it difficult or dangerous to print these works. However, as we have seen, all of them not only got published in Iran but found great readership, becoming an important part of the modernist movement.

Persian literature has had a long history of works written and published outside of Iran. Rumi, for example, wrote in Persian, but was born probably in Vakhsh, part of present-day Tajikistan, and lived in Konya, part of present-day Turkey, under the Seljuk Sultanate of Rum. Iran also shares the national heritages of a number of writers with other countries, such as Nezami Ganjavi in Azerbaijan.

Non-Persians also wrote in Persian, even though alas many did not receive the attention and respect they deserved in Iran. For example, Persian was the lingua franca on the Indian subcontinent until 1835 when the Governor-General of India Lord William Bentinck replaced it with English. Writers like Abdul-Qādir Bīdel (1642-1720), born in Azimabad in north India and whose mother tongue was Bengali, were eminent Persian poets of their time. Persian remains the official language of Afghanistan and Tajikistan, and continues to be spoken in many different countries. These different cultures have produced great works. No history of Persian literature could ignore the heritage of these regions.

As for recent Iranian writers of diaspora, the list is long and includes major living writers such as Ebrahim Golestan (b. 1922), Iraj Pezeshkzad (b. 1928), Reza Baraheni (b. 1935), Goli Taraghi (b. 1939), Shahrnush Parsipur (b. 1946), Reza Ghassemi (b. 1949), Moniru Ravanipur (b. 1952), Zoya Pirzad (b. 1952), and Shahriar Mandanipour (b. 1957). Unfortunately, with a few exceptions, we have very few new works from these writers—for various reasons, such as not being able to visit or publish in Iran and the West’s limited Persian readership. And those that have been published often have not had the impact and readership of the earlier works printed in Iran. Parsipur said to me once that in exile it is hard to tap into that source from which she wrote her major works in Iran.

She also experienced psychological breakdown and imprisonment for her work and would not like to return to the same emotional place. Yet, I still hope that great works will continue to be produced in Persian both inside and outside of Iran—and that, like the diverse community of early Persian writers, new generations will break ground in ways unimaginable and that intercultural dialogue of Persian literature will flourish near and far.

This review was previously published on the Michigan Quarterly Review. Kaveh Bassiri is a Ph.D. candidate in Comparative Literature at the University of Arkansas, where he also teaches Persian literature and film courses.
The freshness and beauty of spring are everywhere around you, from the excited chirping of birds to the shy blossoms of trees, and you enthusiastically bid your friends a “Happy New Year!” Then somebody, a teacher, friend or colleague, asks you what it’s all about: what day is it on, what do you do to celebrate and why; is it religious? Instead of saying, “I’m not sure,” arm yourself with the following information and watch your audience delight in your knowledge!

THE MEANING AND HISTORY:

Nowruz literally means “New day” and marks the first day of the Iranian calendar. There is much quibbling over the correct transliteration of the word into English and some people prefer to write Norouz, or Norooz, among others. However, the “official” spelling, as registered with the Library of Congress, is Nowruz. The day falls on the spring equinox, or the first day of spring, when sunlight is evenly divided between the northern and southern hemispheres. It is usually on March 21, or the previous/following day. It is the first day of Farvardin on the Iranian calendar. Some people refer to Nowruz as Eid, but it is not an Islamic feast. Nowruz is celebrated by all Iranians regardless of religious belief or ethnic background.

Historically, Nowruz tradition goes as far back as 3,000 years. In Persian mythology, King Jamshid introduced Nowruz celebrations to the people to celebrate overcoming the hardships of winter and looking forward to the promise of spring. King Jamshid is symbolic of the transition of Persians from animal hunting to animal husbandry and a more settled life in which the seasons played a major role. The ancient Persian prophet Zoroaster (founder of the Zoroastrian religion) incorporated Nowruz as an elaborate feast to celebrate Ahura Mazda (Zoroastrian God) and the Holy Fire at the spring equinox. In 487 BC, King Darius the Great celebrated Nowruz at Persepolis, where he had newly built his palaces. The ban reliefs at Persepolis today show people from all over Persia coming to offer Nowruz gifts to the King. From about 248 BC Nowruz became the national holiday of successive ruling dynasties in Persia and survived as such even after the introduction of Islam in 650AD.

Here is Omar Khayyam’s description of Nowruz in ancient Persia in his Noruznameh: From the era of Keykhosrow till the days of Yazdegard - last of the pre-Islamic kings of Persia, the royal custom was thus: on the first day of the New Year, Nau Ruz, the King’s first visitor was the High Priest of the Zoroastrians, who brought with him as gifts a golden goblet full of wine, ring, some gold coins, a fistful of green sprigs of wheat, a sword, a bow and a handsome slave. In the language of Persia he would then glorify God and praise the monarch. This was the address of the High Priest to the king:

Majesty, on this feast of the Equinox, first day of the first month of the year, seeing that thou hast freely chosen God and the Faith of the Ancient ones; may Surush, the Angel-messenger, grant thee wisdom and insight and sagacity in thy affairs. Live long in praise, be happy and fortunate upon thy golden throne, rink immortality from the Cup of Jamshid; and keep in solemn trust the customs of our ancestors, their noble aspirations, fair gestes and the exercise of justice and righteousness. May thy soul flourish; may thy youth be as the new-grown grain; may thy horse be puissant, victorious; thy sword bright and deadly against foes; thy hawk swift against its prey; thy every act straight as the arrow’s shaft. Go forth from thy rich throne, conquer new lands. Honor the craftsman and the sage in equal degree; disdain the acquisition of wealth. May thy house prosper and thy life be long!”  


THE RITUALS:

The Haft Seen Table, Seven- (haft) things beginning with the letter “S” (Seen) are placed on a decorated table in families’ homes. The items and their symbolism are as follows: sabzeh - wheat, barley or lentil sprouts (rebirth); samanu, a sweet pudding (affluence); senjed, dried fruit of oleaster tree (love); seer, garlic (medicine); sib, apple (beauty and health); somaq, sumac (sunrise); and serkeh, vinegar (age and patience). Some other items usually placed on the table are Hyacinth (flower), coins (wealth), a mirror (cleanliness), goldfish in a bowl (for Pisces which the sun is leaving, and a holy book and or poetry book (Shahnamah or Hafez).

Haji Firuz, Symbolizing the Sumerian god of sacrifice (who was killed at the end of each year and reborn at the beginning of the New Year), Haji Firuz is a man with a black painted face and a red costume who sings and dances through the streets playing tambourine, to herald the coming new year. Chaharshanbe Suri. This festival of fire takes place on the eve of the last Wednesday of the year. People build fires to celebrate light over darkness, testament to the tradition’s Zoroastrian roots) and jump over them saying, “Zardi-ye man az to, sorkhi-ye to az man,” meaning, “My yellowness to you, your redness to me,” signifying rejuvenation from the fire.

Sizdah Bedar. On the thirteenth (sizdah) day of the new year everyone leaves the house for the outdoors (bedar) concept to have picnics and parties. The thirteenth day is considered unlucky based on the ancient Persian belief that the 12 constellations in the Zodiac ruled the earth for a thousand years each after which the earth collapsed into chaos. At the end of this day, the sabze from the haft seen table is thrown into running water to cleanse the household of any bad luck or sickness that the sabze has absorbed.

THE OVERALL MERRYMAKING:

During this time of festivities, family and friends visit each other and eat dishes such as sabzi polo maahi (green herbed rice with fish), reshte polo (rice and noodles), dolme barge (meat and vegetables in vine leaves), and Kookoo sabzi (herb and vegetable omelette). Families buy new clothes and clean out their houses, ready for a fresh start. There are many parties that accompany the general joyous and optimistic mood.

HAPPY NEW YEAR EVERYONE OR NOWRUZ KHOJASTE!
Persian Cultural Center
Tel: (858) 552-9355  Fax & Voice: (619) 374-7335
www.pccsd.org
Saturday March 16, 2019
PCC Nowruz Celebration 1398
PCC cordially invites you to celebrate Nowruz in grand Persian style!
Persian Cultural Center. For information call 858-552-9355

Tuesday March 12, 2019 Chaharshanbeh Soori at NTC Park
2455 Cushing Rd, San Diego, CA 92106

Friday March 1, 2019 Shivatir at IAC
6790 Top Gun St. #7, San Diego, CA 92121

Saturday March 2, 2019 Setar Workshop at IAC
6790 Top Gun St. #7, San Diego, CA 92121

Sunday March 31, 2019 Sizdeh Bedar at NTC Park
2455 Cushing Rd, San Diego, CA 92106

Docunight
Docunight, March 6 and April 3, 2019

Movie and Discussion
Wednesday April 19

Jong e Farhangi (Cultural Variety Show),
Friday April 12, 2019 and at 7:30pm

Art Exhibition
Open to Public
From 9:00 am to 3:00 pm (Monday to Friday)
Iranian-American Center • 6790 Top Gun St. #7, San Diego, CA 92121
Info: 858-552-9355

Setar Class by Kourosh Taghavi
Registration and info: (858) 717-6389

Tar & Guitar Class by Farhad Bahrami
Registration and info: (619) 318 1286

Tombak Class by Milad Jahadi
Registration and Info: (858) 735-9634

Iranian School of San Diego
858-552-9355

Egg Coloring and Sabzeh Kari
Sunday March 3, 2019 10am to Noon at ISSD

ISSD Nowruz Celebration
Sunday March 10, 2017 at Mt. Carmel High School/ISSD

Branch I Classes, Sundays from 9:30am-1pm
Mt. Carmel High School

Branch II Classes, Thursdays from 6-8pm
Mt. Carmel High School
Mount Carmel High School
9550 Carmel Mountain Road • San Diego, CA 92129

Persian Dance Academy of San Diego
Dance classes for all ages at the location of Iranian School
10:00 AM to 1:00 PM
(858) 552-9355 www.pccsd.org

Dollar a Month Fund
Sunday March 3, 2019 DMF Nowruz Bazaar at ISSD
Tel: 858-552-9355 • www.dmfund.org
www.facebook.com/DollaraMonthFund

AIAP
(Association of Iranian-American Professionals)
Tel: (858) 207 6232 • www.aiap.org
AIAP Nowruz Celebration
Saturday, March 23, 2019
Hornblower Cruises & Events San Diego.
www.aiap.org

ISTA (Iranian Student Association at UC San Diego)
www.istaucsd.org

House of Iran
House of Iran Balboa Park
House of Iran Nowruz Celebration
Sunday March 24, 2019 11am – 6:30 pm
www.thehouseofIran.com

Iranian-American Scholarship Fund
Tel: (858) 552-9355 • www.iasfund.org
www.facebook.com/Iranian-AmericanScholarshipFund

Mehrgan Foundation
www.Mehrganfoundation.org     Tel (858) 673-7000

PAAIA
www.paaia.org
Public Affairs Alliance of Iranian-Americans

NIAC    www.niac.org
National Iranian-American Council

IABA    www.iaba.us/chapters/san-diego

Book Club Meeting
Last Saturday of each month
Iranian-American Center (IAC)
6790 Top Gun St. #7, San Diego, CA 92121
Tel (858) 552-9355

Iranian-American Life Science Network (IALSN)
www.ialsn.org
For latest events in San Diego visit:
www.chekhabar.com

PORT OF SAN DIEGO’S DAY AT THE DOCKS
Apr 14, 2019  9:00 AM - 5:00 PM
San Diego Sportfishing Landings
Scott Street and Garrison Street
San Diego, CA 92109

THE FLOWER FIELDS
The Flower Fields of Carlsbad California
760-431-0352
Mar 1 - May 12, 2019

SAN DIEGO BAY WINE & FOOD FESTIVAL
WEEKLONG FESTIVAL OF FOOD, WINE + CULTURE
VARIES BY EVENT
Nov 17 - Nov 24, 2019
More restrictive gun laws correlate with lower adolescent gun-related deaths, a study led by Stanford Medical School pediatric surgeon Stephanie Chao ('02) found. According to Chao’s team — which included pediatric surgery postdoctoral research fellow Jordan Taylor and Sriraman Madhavan (M.S. ’18) — states such as Arizona, which have more lenient gun policies, witnessed nearly twice the number of adolescent gun deaths compared to states with comparatively stringent gun laws, such as California. The team’s findings were presented at the annual meeting of the American Academy of Pediatrics in November 2018.

According to Chao, a child in the United States is 82 times more likely to die in a firearm-related incident than is a child in any other developed nation. Although the rates of gun-related homicides vary depending on numerous factors — including education and community location — fewer variables factor into overall gun-related adolescent deaths. For example, the study found that firearm-related mortality rates for children did not depend significantly on their socioeconomic backgrounds. Instead, Chao believes those deaths are mainly affected by unemployment rates and legislation. “Firearm legislation on the state level could be an avenue for addressing this public health crisis,” Taylor said. “Healthcare providers and researchers can be instrumental in providing high quality data to inform the discussion.”

Although the study did not examine specific laws states can implement to prevent adolescent firearm deaths, Chao said gun control legislation specific to children is important. Only 27 states have enacted a form of Child Access Prevention laws, which are intended to keep guns away from children. “I’m not advocating taking guns away from people,” said Chao. “Everyone can agree, even if you’re super pro-NRA, [that] no one wants to see our children harmed by firearms.”

Chao said that she and her colleagues encourage parents to have open discussions with their children about gun safety and to take stronger measures to secure their firearms. For example, Chao recommends that parents remove firearms from their home if they have a child that struggles with mental illness. “A lot of people have firearms in their homes, and that’s certainly an individual’s rights,” Chao said. “A lot of parents think, ‘If I don’t tell my kids there’s a gun in the house, then they won’t know it,’ and that’s a false assumption.”

Looking forward, Chao said she hopes more measures will be taken to implement stringent gun legislation in order to prevent adolescent firearm-related deaths. In her own research, she draws on her experience as a pediatric surgeon, during which she operated on patients brought in with “horrific” gunshot injuries. “We are the ones who have to go out and talk to the families of these victims afterwards and tell them what we found and that sometimes we can’t save their loved one,” Chao said. “And this is not a part of the job that any of us like to do.”

Chao plans to continue researching the cost of gun-related deaths and trends in the demographic groups they most affect. “Our study is not anti-gun,” Chao said. “Our study is pro-children.”

This article was first published in The Stanford Daily, in the January 8, 2019 issue.

Contact Leily Rezvani at lrezvani ‘at’ stanford.edu.
In the first article of a new financial literacy series in Peyk Magazine modern financial planning was introduced and discussed. In the second article the modern balance sheet and its four domains of Protection, Assets, Liabilities, and Cash Flow were presented. Then the Protection domain was further elaborated and the importance of estate planning and various types of protection policies to safeguard one’s earnings and assets was discussed. In this article the spotlight is on the Assets and Liabilities domains. These domains reflect an individual’s prior money decisions and result in an overall Net Worth. The Net Worth must be healthy, as it takes over whenever income stops.

To reiterate, the following modern balance sheet structure was introduced in the previous article:

Protection (acts as the “umbrella” that shelters the Asset, Liability, and Cash Flow domains)

**Assets – Liabilities = Net Worth**
Cash Flow (displays the sequential money flows)

**Assets**
In general, the Assets domain of the modern balance sheet consists of six categories: personal property, savings, investments, retirement investments, real estate, and business. The property within each asset category contains unique characteristics relative to liquidity, risk, taxation, protection benefits, and overall rate of return potential. Achieving financial success is, in part, attributable to maintaining effective asset allocation to diversify the assets throughout the accumulation, distribution, and conservation phases over the course of an individual’s lifetime. The following rules should be kept in mind: 1- Achieve high overall rate of return, 2- Avoid unnecessary risk, 3- Maintain enough liquidity, and 4- Utilize tax advantaged products and strategies.

**The Importance of Asset Allocation**
The aim of diversification is to manage risk, allowing the individuals to achieve high returns while reducing volatility along the way and making it unlikely that they will suffer from a permanent loss of capital. The primary means of accomplishing this is through asset allocation, the practice of dividing the capital into different classes of assets -- such as stocks, bonds, real estate, alternative investments, and cash & cash alternatives -- that will act independently of each other. Some alternative asset classes include fine art, commodity pools, hedge funds, private equity and much more.

**Diversified Asset Allocation**
The best way to allocate assets in an individual’s portfolio is largely a personal choice, dependent upon many factors including age, risk tolerance, and financial goals. There is no best asset allocation; there is only a suitable asset allocation for every individual. And not only is asset allocation personal, but it’s also dynamic. It changes over time as the individual ages, his/her financial situation changes, and his/her goals evolve.

Bear in mind that the asset class that performs best one year may not do so the next. Diversifying the holdings among several different investment types and understanding that asset classes can move in and out of favor may help manage the risk in the asset portfolio.

Also, it’s crucial to note that when it comes to investing, a lot of times emotions and biases affect one’s decision-making. There are a few human emotions and biases that can adversely impact sound investment decision-making. Some of which are: fear and greed, overconfidence, selective memory, and prediction fallacy.

**Liabilities**
The Liabilities domain of the modern balance sheet includes all the various forms of short-term debt, taxes, mortgages, and business debt. Paying proper attention to debt management and implementing tax related strategies will assist toward increasing and maintaining net worth. The following rules should be kept in mind: 1- Avoid high interest debt, 2- Implement tax avoidance strategies, and 3- Consider time value of money.

For many people, debt is more than a dreaded word—it’s an emotional word. Owing large sums of money to credit card companies and other lenders can certainly weigh down an individual financially, but it can also take a mental toll on the person’s personal life, creating unnecessary stress and delaying life plans. Some of the consequences unmanaged liabilities are: prevent the individual from establishing emergency savings, affect individual’s personal life, lead to garnished wages, negatively affect individual’s mental wellbeing, and delay the individual’s life goals.

**Bottomline**
Calculating net worth is the best way to know exactly what your starting point is, in any financial plan you develop. In the long run having an optimal asset allocation and well managed liabilities will maximize your net worth.

**Amir Naghshineh-Pour, MBA**
WestPac Wealth Partners | 4275 Executive Sq, Suite 800 | La Jolla, CA 92037
Hawaii | Nevada | California | Oregon
C 858.349.2298 | O 858.779.1668 | F 619.684.6410 | amir_npour@thewp2.com
Introduction
Over the past two decades, the world has become increasingly health and environmentally conscious. Many consumers perceive organic foods to be healthier than their nonorganic counterparts and are willing to pay more for them. Consequently, the demand for organically grown products continues to increase. In 2010, about eight years after USDA’s regulations officially went into effect, organic foods and beverages made $26.7 billion. In the past year or two, certified organic sales have jumped to about $52 billion worldwide despite the fact that organic foods cost up to three times as much as those produced by conventional methods. I hope this article provides you with basic information about organic products.

What does organic mean?
In pure science, the term organic refers to any compound that contains Carbon (C) and Hydrogen (H), the building blocks of life. By this definition, everything that we eat is technically organic. However, agricultural language has changed the definition of organic when it relates to food. In the food industry, the word “organic” refers to the way farmers grow and process agricultural products.

How are organic foods produced?
Producing organic food starts at the ground level when farmers prepare the land for cultivation. Produce can be called organic if it’s certified to have grown in soil that had no prohibited substances, such as synthetic fertilizers and pesticides, for three years prior to harvest. In many states there are restrictions for organic farmers; their organic farms should have distance from conventional farms. Organic food cannot be genetically altered in any way. Only antibiotic-free or growth hormone-free animals can be used to produce organic meat, poultry, eggs, and dairy foods.

How are organic foods monitored by the U.S. government?
Organic foods have a precise meaning under U.S. Department of Agriculture (USDA). According to the USDA National Organic Program (NOP), organic food is produced without using conventional pesticides or fertilizers made with synthetic ingredients or sewage sludge, bioengineering, or ionizing radiation. Organic certification requires that farmers and handlers document their processes and get inspected every year; organic on-site inspections account for every component of the operation, including but not limited to, seed sources, soil conditions, crop health, weed and pest management, water systems, inputs, contamination and commingling risks and prevention, and record-keeping. Tracing organic products from start to finish is part of the USDA organic promise. Certifying agencies review and audit all ingredients that are allowed in organic processing, like baking soda, yeast, dairy cultures, and vitamins to verify that they are not genetically modified.

Organic meat and dairy products:
As for organic meat and dairy products, regulations require that animals are raised in living conditions accommodating their natural behaviors (like the ability to graze on pasture), fed 100% organic feed and forage, and are not administered antibiotics or hormones. The guidelines for certified organic beef include access to pasture during a minimum 120-day grazing season and no growth hormones. Meat and dairy products must be processed in a facility that was inspected by an organic certifier and processed without any artificial colors, preservatives, or flavors before being packaged to avoid contact with any prohibited, nonorganic substances.

Organic grains and cereals:
When it comes to processed, multi-ingredient foods, the USDA organic standards specify additional considerations. Regulations prohibit organically processed foods from containing artificial preservatives, colors, or flavors and require that their ingredients are organic, with some minor exceptions. For example, processed organic foods may contain some approved non-agricultural ingredients, like enzymes in yogurt, pectin in fruit jams, or baking soda in baked goods.

Packaging regulations:
When packaged products indicate they are “made with organic ingredients,” this means they contain at least 70% organically produced ingredients. The remaining 30% are produced without using prohibited practices (genetic engineering, for example) but can include substances that would not otherwise be allowed in organic products. During packaging, in order to ensure that pesticides or other chemical treatments don’t rub off on organic produce, items must be packaged and shipped separately from conventionally farmed food.

What do labels tell us?
The USDA has guidelines on how organic foods are described on product labels: 100 percent organic - This description is used on certified organic fruits, vegetables, eggs, meat, and other single-ingredient foods, such as walnuts. It may also be used on multi-ingredient foods if all of the ingredients are certified organic, excluding salt and water. These may have a USDA organic seal. Organic - Means at least 95 percent of the ingredients are certified organic, and the non-organic items must be from a USDA list of approved ingredients. These also may have a USDA seal. Made with organic - When labels read “made with organic” it means the product has at least 70 percent certified organic ingredients. For example, a breakfast cereal might be labeled “made with organic oats.” These products may not carry a USDA seal. Natural - This term is used when the food contains no artificial ingredient or added color and is only minimally processed.
Organic, but they may not use the official USDA Organic seal. To meet the USDA organic regulations, farmers and processors must show they aren’t using GMOs and that they are protecting their products from contact with prohibited substances from farm to table. To prevent GMOs from being introduced into organic production, producers do not use genetically modified seeds or other materials when planting crops. They also work with their certifiers to implement preventative practices that effectively buffer their farms from GMO contamination. Although organic food cannot be genetically altered in any way, traditionally, changes to plants and livestock (such as cross-breeding) were accomplished and are still practiced through selective breeding techniques and hand pollination. These techniques are still certified organic.

Is organic food nutritionally superior to non-organic food?
There is little credible evidence to suggest that organically grown foods are nutritionally superior to those grown using conventional methods. Although organically grown products reduce exposure to prohibited materials, they do not result in significant differences in the nutrient content of food.

Reports from the London School of Hygiene & Tropical Medicine confirm that organic food is not nutritionally superior to conventional food. (5)
However, some nutritional benefits can be attributed to the feeding of farm animals; for example, the feeding requirements for organic livestock farming, such as the primary use of grass and alfalfa for cattle and open fields for chickens to have access to grass, can result in higher levels of omega-3 fatty acids in their products (see Pejk #160 for information about omega-3 fatty acids). For this reason, organic meats, dairy, and eggs contain higher omega-3 fatty acids, so they can be considered more nutritious.

Are there downsides to buying organic?
One common concern with organic food is cost. Organic foods typically cost more than their conventional counterparts. Higher prices are due, in part, to more expensive farming practices mentioned above. Also, consumers who purchase organically grown and processed foods should not assume that they are pesticide free. Organically grown crops may come into contact with chemicals due to drafts from wind and rain water. The National Organic Program has created the “List of Allowed and Prohibited Substances” that can and cannot be used in organic crop production. Yet, included on the list of allowed substances are several synthetic pesticides, such as insecticidal soaps and microbialis that are allowed to be used in organic farms. The USDA has also made an exception for producers who sell less than $5,000 a year in organic foods so that these producers do not need to go through the certification process. They can label their products as organic, but they may not use the official USDA Organic seal.

Is there fraud in organic food production?
Although organic products should pass the inspection by USDA, but there is no guarantee that there are no loop holes in the process.

Organic eggs - In order for eggs to meet the USDA guidelines for organic egg production, hens must have access to the outdoors and fields. Whether all organic egg producers follow this regulation is questionable.

Organic strawberries - Most strawberry farms use fumigant to ward off pests and diseases. Some types of vapor pesticides have been linked to cancer in exposed farmers. Despite the side effects, fumigant-treated strawberries grown on an organic farm can still be certified as organic.

Organic coffee - For organic coffee to maintain its USDA organic certification, it must follow strict regulations at every stage of the production process. However, coffee filters unintentionally may contain trace of dioxins (carcinogenic to animals) used during the manufacturing of bleached papers.

Should non-organic foods be avoided?
- Some reports indicate that some conventionally produced foods can have three times as much residue of certain pesticides. It should also be kept in mind that the USDA and FDA (Food and Drug Administration) are watch dogs for the health of people. Almost all food products that get into stores must pass their inspection, and the amount and type of insecticides used in conventional foods are highly regulated and ten-fold safety standards are in place to safeguard the use of non-organic products for babies. Besides, new technologies detect substances at very low levels that render them safe to eat.
- The FDA deems additives safe if lifetime use presents no more than a one-in-a-million risk of cancer in human beings. In order to protect public health and the environment, the type of pesticides and how often they can be used, as well as the amount of residue that can remain on foods when they reach consumers, are heavily regulated in the U.S.
- Most biological pesticides lose most of their effectiveness when exposed to the sun, or by the time fruits and vegetable hit the market. More than 80 percent of the pesticide residue, if any, remaining on the skins of fruits and vegetables can be removed simply by washing them with clean, running water and scrubbing when applicable.
- Science simply cannot find any evidence that organic foods are in any way healthier than non-organic foods. Studies show that although people who eat more fruits and vegetables and potentially increase their exposure to pesticides, they still typically have a lower risk of cancer than those who eat fewer fruits and vegetables. (5)
- Additionally, the residue of pesticides, if any, usually accumulates more in the skin of fruits that have thicker skin, such as apples and peaches. The same may be true for underground roots and tubers, such as carrots, potatoes, onions, beets, and similar foods. Peeling the skin can reduce pesticide residue and harmful microbes. Washing berries and vegetable under running water has also been recommended by some medical research centers for reducing any residual chemicals on vegetables. (4)

Selected References:
https://www.webmd.com/food-recipes/news/20090730/organic-foods-not-more-nutritious#1
https://www.mayoclinic.org/healthy-lifestyle/nutrition-and-healthy-eating/in-depth/organic-food/art-20043880
As I grow older, I relate more of experiences to my Iranian culture and, ultimately, to my Iranian identity. When my American friends speak about the energy of fire, or the beauty of poetry, I find myself sharing stories about Char Shanbe Soori or the words of Hafez. In these moments, I am struck with two alarming thoughts: Oh no, I am becoming my parents, as my parents often related sentiments of the Western culture to Iranian culture; and: is this how my parents addressed cultural appropriation and misrepresentation?

My sisters, cousins, and I laughed when our parents or family members started a conversation with In Iran… as so many conversations, philosophical queries, and anecdotal tangents related to something—a grumpy professor, a forgotten bakery, a twice renamed street—was it Shah, now called Joomhoori? No matter what the subject, the conversation always pivoted to Iran. We gave my parents and our family members a very hard time, often poking fun at their sentiments and making comments about their daastaana-e gozashte, or stories of the past.

At most family gatherings, my sisters, cousins, and I would often interrupt our parents or family members with In Iran statements before our family members began to speak, disrupting their tired punchlines. Most often, a punchline followed a statement about Western culture: a mention of Christmas or Easter, the Western trend of turmeric or rosewater, or the upsurge of saffron at Trader Joe’s or wholesale suppliers. In Iran was not welcomed with curiosity; instead, we usually gave one another side glances and chuckles as their tired phrase was repetitive and often led to a hard-to-follow story with many, many details that always ended with a pot of freshly brewed tea and a statement grounded in reality, like zendegi hamine, or this is life. My sisters and cousins would look at each other and think what just happened? How did the story end with a harsh perspective of reality? And how have four hours passed? Who put this cup of tea next to me? As I reflect on these memories with laughter, I also reflect on these moments wondering if this was my family members’ way of meeting two cultures—perhaps their attempt of “East meeting West.” Now, I wonder if this was also their way of preserving their identity, their traditions, and ultimately, their sense of self.

In elementary school, my cultural identity was an opportunity for conversation which often left me feeling more like an outsider. In middle school, as I learned to accept and appreciate my cultural identity, conversations about Iran became less “teaching moments” and more about cultural bridging. In high school and college, my willingness and openness for conversations about culture and ethnicity left me with a newfound, uncomfortable feeling of vulnerability. Conversations around culture and identity became something taboo and political; my identity and the identity of my family once again was politicized. In college and throughout graduate school, I have read studies and academic articles that use words like acculturative stress, diaspora, host and home country, refugee and immigrant, that help me conceptualize my parent’s immigration story. Academic terms and definitions provide an additional lens in which I am able to use terminology that might yield some sort of cultural bridging. I feel like I am able to make better sense of stories that start with In Iran. I feel like I can build an emotional connection with the stories starting with In Iran.

This Nowruz, I reflect on the many stories my sisters, cousins, and I have heard that start with this phrase. Once broken and repetitive, it now sounds different. In Iran echoes with sentiments of family past and present, family chosen and blood-related; memories that carry philosophical queries left unanswered, memories deeply painful and deeply meaningful; and perhaps most important, memories of life and of living.

Marriam is a graduate student studying clinical psychology. She explores her dual identity through narrative and written prose, often writing about her personal experiences as a first-generation Iranian growing up in Kansas City.

Questions? Comments? Story ideas? Please send me an email: marriamzarabi@gmail.com
SWEETS FOR YOUR HAFTSEEN TABLE IN CELEBRATION OF NOWRUZ!

SUGAR – COATED ALMONDS (NOGHL)
2 cups sugar - ½ cup blanched almonds
1 cup water - 1 cup rose water

1- In a saucepan, bring the sugar and water to a boil and add the rose water. Reduce heat. Simmer over medium heat for 30-35 minutes. Remove from heat.

2- Roast the almonds in a large skillet. Very gradually add half of the syrup, shaking and tossing the almonds constantly until they are thickly coated. Allow to cool for a few minutes and then repeat for a second layer. When completely cool, separate from each other. Spread on baking paper.

Variation: You may also coat the almonds individually by hand with the warm sugar syrup.

WHITE MULBERRIES (TOOT)
1½ to 2½ cups ground almonds
2 Tbsp. rose water
1 tsp. ground cardamom
1 cup sugar
1 Tbsp orange-flower water
2 Tbsp. silvered pistachios
1 cup confectioners’ sugar

Makes 25 pieces
Prep time: 30 min.

1- Mix 1½ cups ground almonds, cardamom, and confectioners sugar in a mixing bowl. Slowly blend in the rose water and orange-flower water, stirring constantly to make a soft dough. Add more ground almonds if necessary so that the dough does not stick to your hands.

2- Take small spoonfuls of dough and shape into 1-inch white mulberries. Roll each in sugar and insert a sliver of pistachio as a stem.

3- Arrange on a serving platter and cover tightly with plastic wrap to keep them from drying out. Store in an airtight container or cookie jar.

WALNUT COOKIES (NAN-E-GERDUI)
5 egg yolks
¼ tsp. vanilla extract
2 Tbsp. ground pistachios for decoration
⅓ cup confectioners’ sugar
2 cups chopped walnuts

Makes 20 pieces
Prep time: 30 min.
Cooking time: 15-20 min.

1- In a mixing bowl, beat egg yolks until creamy. Add the confectioners’ sugar, vanilla, and walnuts. Beat thoroughly for a few minutes with a wooden spoon.

2- Preheat oven to 300 F. Grease a cookie sheet. Drop batter by the teaspoonful on the sheet, leaving about 2½ inches between cookies. Decorate each one with ground pistachios.

3- Bake 15 to 20 minutes in the center of the oven. Remove the cookies from the oven and cool. Lift the cookies off the sheet and arrange on a serving dish.
The U.S. economy is expected to slow from 2.9% to 2.5% growth in 2019 due to tighter financial conditions and fading fiscal stimulus, according to Goldman Sachs research. The forecast also calls for multiple rate hikes as the Federal Reserve looks to keep the economy from overheating amid rising inflation and unemployment on a downward trajectory towards 3% by early 2020. For now, neither overheating nor financial imbalances—the classic causes of recession—appear worrisome, raising the likelihood that the economic expansion remains on track to become the longest in U.S. history in 2019.

Predicated on the current economic indicators, the economic expansion which began in the third quarter of 2009 is now 37 quarters old. While economic growth has been weak when compared to other recoveries, it is long-lived. Rather than looking at when the expansion began, economists generally look at cumulative growth since the prior peak. In the case of current expansion, the previous peak was 39 quarters ago in the fourth quarter of 2007.

**2019 PRESENTS CHALLENGES—ESPECIALLY FOR HOUSING**

The San Diego County economic forecast appears strong in most sectors. Hotels and tourism should have a good year. Economic indicators are based on our analysis of forecast accuracy for San Diego County. The Employment Development Department (EDD) significantly under-reported actual job growth in 2017. The extent of this underreporting was revealed when the job numbers were revised sharply upwards in early 2018. We believe the same comparison (2018:3) of our projection of San Diego County’s growth as compared to other California counties.

**JOB GROWTH IN THE THIRD QUARTER OF 2018**

The forecasted growth job sector for San Diego County in 2018 was construction. It registered an increase of 4.7% versus an average increase of 2.2% for all job sectors. Most of this growth in construction is explained not by residential but by nonresidential construction. That category includes larger projects such as commercial buildings, hotels, schools, and hospitals. The permit valuation of these nonresidential buildings jumped up sharply from about $2 billion to $3.6 billion, an astonishing increase of 72%. This increase explains not only the high growth rate in construction, but also in construction-related jobs like financial activities and professional and business services.

**TOTAL NONRESIDENTIAL VALUATION**

The spike in nonresidential valuation in 2018 is largely explained by a sharp jump in the commercial building category that occurred in the second quarter of 2018. During that quarter, three hotels were permitted, each in excess of $100 million. In addition, a parking structure received a permit for $100 million and another hotel was permitted for $70 million.

While nonresidential valuation in 2018 was booming in the county, a little-known fact is that the number of residential permits has been declining since 2016. Residential permits declined 15.2% from 2016 to 2017 and dropped another 7.3% from 2017 to 2018. This led the number of residential permits to decline from a high of 12,100 units in 2016 to 9,600 by 2018.

As shown in the following figure, we are forecasting that residential permits will decline another 7.3% in 2019, dropping to just 8,900 units.

**RESIDENTIAL BUILDING PERMITS**

Continuing weakness in the residential construction industry is in large part due to declining housing affordability. The decrease is explained by relatively high rates of housing appreciation and increasing mortgage rates.
In the following figure, the projected housing affordability index of 61.0 by year-end 2019 means that median family income in the county is only 61 percent of that needed to purchase a median priced home.

Rising mortgage rates, coupled with still relatively high rates of housing appreciation relative to the nation, explain the rising supply of unsold resale housing. The ratio of resale homes on the market for sale (as opposed to new home construction) to the monthly sales rate is a proxy for the average number of months it takes to sell a resale home. That ratio, as of November 2018, reached a recent high of 4 months. That compares to 2 months in 2017 and 2.4 month in 2016.

Our forecast calls for the rate of housing appreciation in the county to drop 5.6% in 2018 to 2.9% in 2019, roughly in line with our projected appreciation rate for California.

The lagged effects of the strong nonresidential permit activity in 2018 will push into 2019, keeping construction jobs on par with 2018. Continued growth in most service categories will reduce job growth in 2019. But the county’s rate of job growth will continue to be marginally higher than California.

Khaled Hosseini, a physician /novelist, was born in Afghanistan and currently lives in North California. His novel, Sea Prayer, was illustrated by Dan Williams, a London-based artist whose illustrations accompanied an extract of a Thousand Splendid Suns in The Guardian when it was published. His work has also appeared in National Geographic, Rolling Stone, The Wall Street Journal, among others.

**Sea Prayer**

A father cradles his sleeping son as they wait for dawn to break and a boat to arrive. He speaks to his boy of the long summers of his childhood, recalling his grandfather’s house in Syria. He remembers the bustling city of Homs with its mosque and grand souk in the days before the war started, which made him and his family flee and search for a new place to live. *Sea Prayer* was inspired by the story of Alan Kurd, the three-year-old Syrian refugee who drowned in the Mediterranean Sea while trying to reach Europe in 2015. In the year after his death, 14,176 others died missing attempting same journey.

The story is written as a poetic verse: Your eyelashes like calligraphy closed in guileless sleep. “I said to you, Marwan, I pray the sea knows how precious you are, Inshallah.” He writes to his son, “I know how deep the sea is, and how vast and how indifferent it is, and how powerless I am to protect you from it.”
Urinary Incontinence

The majority of postmenopausal women I see in clinic who have experienced more than one vaginal delivery in their lifetime unfortunately suffer from urinary incontinence, the involuntary leakage of urine. Studies report an over 50% prevalence of urinary incontinence in women aged 65 and over. And this is likely an underestimation, as it is one of those medical topics that women are often reluctant to talk about and report to their doctor. Although not a life-threatening condition, it can certainly interfere with quality of life.

There are 4 main categories of urinary incontinence. It is vital to determine your type in order to help drive your treatment options, as each one is medically managed differently:

**Stress Incontinence:**
This is the leakage of urine with simple coughing, sneezing, or laughing—everyday activity. The abdominal exertion associated with these activities places pressure on the bladder, involuntarily forcing the bladder “sphincter” (a doorway of sorts) to open and release the urine. It is the most common type of incontinence that women with multiple prior vaginal deliveries experience.

**Urge Incontinence:**
This refers to the leakage of urine that occurs when there’s a sense of urgency, often prior to reaching the bathroom. This occurs when the bladder muscles contract and eject urine into the urethra and out. It is often described as an “overactive” bladder. This incontinence type tends to occur more as we age.

**Mixed Incontinence:**
Some women unfortunately experience both of the above types of incontinence—stress and urge—and, hence, why this type of incontinence is referred to as “mixed.”

**Overflow Incontinence:**
This least common type of incontinence occurs due to weak bladder muscles or via an obstruction from nearby structures to the flow of urine out of the bladder and into the urethra. Most commonly, this obstruction is due to fibroids (benign, common tumors on the nearby uterus) or severe pelvic prolapse (where the weakened pelvic organs protrude downward).

**Treatment Tips to Control Your Bladder**
Short of wearing a daily panty liner “just in case” and living uncomfortably and rather unpredictably, here are some things you can do to help ease or avoid incontinence symptoms:

- **Avoid beverage triggers:**
  Limit the consumption of beverages with diuretic properties that increase urine production, such as caffeine (think chia tea, coffee, sodas, chocolate) and alcohol.

- **Review medications:**
  Diuretics prescribed for blood pressure or the heart can increase urination and contribute to your symptoms as well. So can some sedatives, opioids, antihistamines, and muscle relaxants. Discuss the pros/cons and the alternatives with your doctor before you consider stopping, however.

- **Drink to thirst:**
  It may be hard to believe, but it’s a complete myth that adults need 8 glasses of water a day. If you’re thirsty, drink; but there’s no need to force extra water. Note that the food we consume actually provides us with some of our water needs.

- **Pelvic floor strengthening exercises:**
  This is “at home” physical therapy for your pelvic muscles. The great thing about these exercises is that they can be performed anywhere, anytime. They are performed as three sets of 8 to 12 contractions held for 8 to 10 seconds each, 3 times a day. The National Institute of Health (NIH) has a useful link to learn more: [https://medlineplus.gov/ency/patientinstructions/000141.htm](https://medlineplus.gov/ency/patientinstructions/000141.htm). Note that it may take 3 to 6 months to see the benefits, so patience and persistence are key.

- **Bladder training:**
  By incorporating a bladder diary (see [www.UrologyHealth.org/diary](http://www.UrologyHealth.org/diary)) and scheduled bathroom breaks, you can help “retrain” your bladder. The goal is to gradually increase the interval time between voids, thereby “training” your bladder to hold more urine through time and decreasing urinary frequency. Check out the instructions on the UCSF Health page on this topic: [https://www.ucsfhealth.org/education/bladder_training/](https://www.ucsfhealth.org/education/bladder_training/). This is something you can easily implement at home on your own.

- **Weight loss:**
  Obesity is a risk factor in developing incontinence in women. Studies show that weight loss can improve incontinence, most especially stress incontinence.
• **Smoking cessation:**
Smoking is also a known risk factor for incontinence. (As usual, there are so many reasons to quit.)

• **Pessary:**
A vaginal pessary is a soft device that is fitted and inserted by a specialist for those with pelvic floor prolapse or stress incontinence. It works by providing support to the pelvic structures. Regular visits to a specialist are necessary to have it cleaned, however, usually every one to three months.

• **Medications:**
Topical vaginal estrogen can be considered for postmenopausal women with either stress or urge incontinence. Unfortunately, no other medications are currently FDA approved for stress type incontinence. But for urge incontinence, there are two available prescription medications available. One group contains the most commonly prescribed “oxybutynin.” It is generic and inexpensive. Side effects include constipation, dizziness, and dry mouth; however, these symptoms are less commonly reported with the extended release version of the drug. The second class of medication includes “miragebron,” a drug with an improved side effect profile, but which is costly as it’s available in brand only form at this time. These medications are equally as effective, so there’s no need to get the brand unless you’re unable to tolerate oxybutynin.

• **Botox injections:**
Botox relaxes the bladder wall muscle, diminishing overactivity. This will allow the bladder to hold more urine, decreasing frequency and urgency. Just like Botox for the face, the effects of it are temporary and 1-2 injections per year may be necessary for maintenance. It will require a referral to a urogynecologist or urologist who performs the procedure.

• **Nerve stimulation:**
Stimulating certain nerves that feed the bladder help calm it down. There are 2 types of stimulation. In the less invasive type, via a series of office visits to the urogynecologist or urologist, an electrode is placed near the ankle which stimulates the “tibial nerve” that runs upward to the pelvis. The second type, the Sacral Nerve Stimulator, is surgically implanted near the spine, where it modulates the activity of the “sacral nerve.”

• **Surgery:**
As a last resort, surgical options have a high rate of success for those with stress incontinence. But surgery is rarely performed in those with pure urge incontinence.

If you suffer from urinary incontinence, be sure to discuss your symptoms with your doctor—this is a very common medical condition that is underdiagnosed and untreated. There is no need to suffer when there are options to improve your quality of life.

For the video version of this article, check out the @MajdMD channel on YouTube.

Sanaz Majd, MD, is a board-certified family medicine physician who hosts a patient-education YouTube channel (@MajdMD), sharing home treatment tips for common medical conditions. You can also follow her on Facebook, Twitter, or Instagram: @SMajdMD.