



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

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MAY 2020

FALL SEMESTER CLASSES PLANNED WITH COVID-19 PANDEMIC IN MIND

Fall classes will be set up to be held in class or online

With the Covid-19 Pandemic already claiming live classes for Maymester, OLLI Director Debra Herman and the curriculum have already begun preparations for Fall Semester classes to be conducted either via live classes or online, depending on the status of the pandemic at that time.

“This is a very fluid situation, and it is therefore necessary to plan for all eventualities,” Director Herman said. “We had been discussing the prospects of online classes well before we were faced with the necessity of completing the Spring Semester online. Now that as prepare for Maymester with a full schedule of online classes, we are also moving forward on two tracks simultaneously for the fall semester: letting our instructors know that they

must plan their classes for both live classroom presentations as well as online offerings,” she said. “Circumstances at class assignment deadline will dictate the final decision,” she said.

Another issue that must be considered is, assuming live classes can be held, whether facilities other than the Pepper Center will be available. For example, OLLI uses Westminster Oaks, but considering its senior population, whether this facility will be available in the fall is unknown. And there are instructors who might not have the technical knowhow to conduct online classes.

“There are many moveable parts that must be taken into account in setting

up the Fall Semester schedule. Our Curriculum Committee, as well as staff, are on top of this and will have a

solid, substantive course schedule in place for the fall,” she said.

FLORIDA OFFICIALS TARGET COVID-19 SCAMMERS; FOCUS ON SENIOR SCAMS

Florida’s three United States Attorneys have joined with Florida Attorney General Ashley Moody to warn scam artists that they will vigorously pursue anyone trying to capitalize on the coronavirus pandemic by cheating Florida consumers, especially the state’s vulnerable elders. The federal law enforcement team is now actively collaborating and cooperating with the state’s top prosecutor team in a concerted effort to stop the scams relating to coronavirus.

The state’s top prosecutors at the federal and state levels vowed that their offices are committed to remaining vigilant in preventing, pursuing, prosecuting, and punishing individuals and businesses that try to take advantage of the crisis for personal profit.

They emphasized the importance of this effort in light of Florida’s large elderly population and reports of everything from bogus COVID-19 “cures” to phishing scams that purport to be official government health websites.

“Unfortunately, there are those who seek to exploit others in times of crisis, without regard to who they harm or the damage they cause,” said United States Attorney for the Middle District of Florida, Maria Chapa Lopez.

“Those criminals should know that we will combine our resources, at every level, to investigate and prosecute them to the fullest extent of the law.”

“The real threat of this pandemic is bad enough on its own – but we are going to have zero tolerance for the added risk created by lowlife scammers who would prey on Floridians at a time when their focus needs to be on protecting their own health and well-being,” said Lawrence Keefe, United States Attorney for the Northern District of Florida. “We will be vigilant and aggressive in our efforts to find and stop anyone trying to make even one dirty dollar off the backs of anxious Floridians.”

Ariana Fajardo Orshan, the United States Attorney for the Southern

District of Florida, said the risk of scams is particularly high in her district, which is home to a large portion of Florida elders and has seen many of the state's confirmed COVID-19 cases. "As communities across our nation confront the COVID-19 pandemic, know that my office will not waver in its commitment to protecting South Floridians, including our vulnerable seniors.

We are focused on COVID-19 scams and will prioritize prosecuting fraudsters who try to capitalize on this health crisis," Fajardo Orshan said.

Previously, Florida Attorney General Moody issued a strong consumer alert urging the public to beware of potential coronavirus scams when researching information about COVID-19.

"Floridians are eager for any meaningful guidance they can find about coronavirus, but they must be careful not to believe everything they hear," said Attorney General Moody. "Scammers are expert at taking advantage of such emotions, but we cannot and will not let them succeed."

The prosecutors' warning comes on the heels of U.S. Attorney General William Barr's directive for all United States Attorneys around the country to place a high priority on stopping scam artists trying to take advantage of the coronavirus situation.

In a memo to the U.S. Attorneys, Barr wrote, "The pandemic is dangerous enough without wrongdoers seeking to profit from public panic and this sort of conduct cannot be tolerated."

Some common scams being reported around the nation include:

- Individuals and businesses selling fake cures for COVID-19 online;
- Phishing emails sent from entities posing as the World Health Organization ("WHO") or the Centers for Disease Control and Prevention ("CDC"); and
- Malware being inserted onto mobile phones by apps pretending to track the spread of the virus.

The officials advised the public to remain vigilant during this time. Citizens should not click on computer links from sources they don't know and be aware when it comes to donations, whether through charities or crowdfunding sites.

No one should allow themselves to be rushed by another person into making a donation, and if someone wants donations in cash, by gift card, or by wiring money, don't do it.

The three U.S. Attorneys said their offices are working with the Department of Justice's Consumer Protection Branch, Fraud Section, and Antitrust Division to coordinate efforts to stop scammers preying on

concerned Floridians. Citizens are asked to report potential scams to the FBI's Internet Crime Complaint Center at IC3.gov. In addition, the public can contact the United States

Attorney's Office for the Northern District of Florida's Public Trust Unit at USAFLN.Corruption@usdoj.gov or by phone at (850) 216-3873.

THE PRESIDENT'S PAGE

Harriet Waas
President, OLLI Advisory Council



As your OLLI President for 2020, I want to begin by letting you know that I am honored to have been selected to give back to OLLI. I have enjoyed being involved beyond the classes and activities and look forward to another year of involvement. I welcome your suggestions as you, the OLLI members, have wonderful ideas to continuously make OLLI a better experience.

We live in difficult times right now and are not able to enjoy the face-to-face contact OLLI classes and activities

provide. Yet, we have all lived through many other challenges in our lifetimes and we know that this, too, shall pass. Through the wonder of technology, we are still able to stay connected and continue learning. Maymester is offering some wonderful online classes on a variety of topics and for varied interests.

Our WONDERFUL administrative team continues to work hard to make these options available. There are also several virtual field trips, clubs, and events being offered online and

through the wonder of ZOOM.

Be sure to check the OLLI Facebook page and read the [OLLI Times](#) for news.

My husband, George, and I first joined OLLI in January of 2015. At the request of then president, Carroll Bewley, we became co-chairs of the Travel Club before we attended our first classes. Serving as a class host and volunteering for numerous committees enhanced my OLLI experiences and I became member representative, which led to my nomination for 2nd vice president.

Managing the Constant Contact system gives me the opportunity to assist with class evaluations, run reports for the Curriculum Committee and instructors, and assist with the OLLI Annual Report. As "Keeper of the OLLI Volunteer Hours," I track and report on the outstanding contribution of hours worked by OLLI members.

I thank John Kilgore, Immediate Past President, for being a great President, a wonderful coach, and an effective leader. John became my coach on day one of my term as second vice president and included me in every meeting since then. I have observed as he came up through the ranks, and learned what my responsibilities in each position included.

As President, I will continue to use John and other past presidents as resources. Due to John's leadership, the OLLI officers (president, first vice president, and second vice president) formed a unique bond. As each of us has specific duties inherent in our respective positions, we have also worked together as a team to advise, assist, and fill in for each other as needed. Included in that team has been Jack Mapstone, who now becomes OLLI's first vice president, and Bruce Bechard, who I welcome to the team as OLLI's second vice president. I look forward to working with this wonderful team of leaders and promise to continue John's legacy of coaching those coming into the line.

I also look forward to working with the new member representatives, Marie Clewis and Robin Brinkmeyer. The ongoing service of our continuing member representatives, Mary Anne Price, Jill Adams, and Kathie Emrich, is also much appreciated.

A huge "thank you" is also extended to our outgoing member representatives, Karyn Hornick and Denise Zabelski-Sever, both of whom have worked tirelessly to make OLLI a stellar organization and both of whom continue to be involved through other avenues of volunteering. Without a doubt, OLLI would not be the organization it is without the dedicated effort of all these current leaders and the entire army of OLLI volunteers! I

look forward to working with all of our OLLI members and a very productive year!

My goals for my presidency include ways to support OLLI and, in turn, make your life richer. I encourage you

to become a volunteer. When we can meet again, I also encourage you to attend one more social event or field trip than you did previously. I look forward to seeing you at future OLLI events and classes!

MONDAY BOOK CLUB MEETS VIA ZOOM

The Monday Book Club continues monthly meetings via ZOOM during the university shutdown. You will need to sign in with OLLI registration since Zoom requires that you be invited by the host. Nancy O'Farrell has graciously agreed to be our host so members will get a Zoom Invitation

from her prior to our May 11 and June 8 dates. Books chosen are: for April, **The Library Book** by Susan Orlean; for May, **Educated** by Tara Westover; and for June, **Sing, Unburied, Sing.** Check the OLLI calendar. You can email Ramona Bowman at rbowman0721@gmail.com.

MAYMESTER ACTIVITIES ZOOMING TO YOU THIS MONTH

Just because OLLI is required to social distance during this unprecedented time, this doesn't mean that Maymester activities have ceased. In fact, to the contrary.

Up first is the OLLI version of JEOPARDY! On May 8th at 3-4 p.m., the first of two games will take place, using the ZOOM platform. There are three OLLI at FSU contestants. The winner of the first game will move on to the second game, which will be on May 22 from 12-1:00 p.m. This game will include two new contestants. Our contestants are Past President Carroll Bewley; First Vice

President Jack Mapstone; and a surprise guest! Our technical advisor is Past President Cindy Foster. Member Representative Marie Clewis will pretend to be Alex Trebec as M.C. "Are you smarter than a Fifth Grader?" Join our game and see!

See the Maymester Catalog for registration information for two group-
Zoom tours of Yellowstone National Park and The Louvre from your own comfy chair!

Contact Marie Clewis with any questions. Marieknclewis@gmail.com

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Florida nursing homes could be inspected less often, thanks to a new bill *Dr. Lori Gonzalez, Claude Pepper Center*

Elders are vulnerable to financial, physical and emotional abuse as well as neglect in nursing homes. Elders are entering the nursing home older and sicker than they have in previous decades, and few have relatives who live close enough to visit. This makes regulatory protections and enforcement paramount to their health, safety and well-being.

Florida House Bill (HB) 731, which passed both houses of the legislature, is proposing to reduce the enforcement of basic regulatory protections in nursing homes. These regulatory protections, including rules regarding the physical environment, infection control, quality assurance, and residents' rights, have already been scaled back under the current, federal administration. HB 731 will further weaken regulation by reducing the frequency of state surveys and inspections from once every 15 months to "periodic."

According to data published by ProPublica, regarding abuse deficiencies

in nursing homes, Florida ranks in the bottom 10 states in the nation in the number of total deficiencies and serious deficiencies.

For more information about nursing home regulations, as well as the full text of the Op-Ed, please visit <https://fla.st/2ygxKUD>

Climate Change and Aging

Over the past several decades, the average temperature of the earth has been steadily increasing. Accompanying the rise in average global temperatures is a rise in the frequency, duration, and severity of heat waves.

Extreme heat is deadly, especially to older adults. Elderly citizens are the most vulnerable population during these so called "heat waves", experiencing significantly worse health outcomes than any other age group. For more information, as well as tips on how to keep yourself safe this summer, please visit <https://fla.st/3aiWKYI>

Coronavirus, COVID-19, and You

The coronavirus pandemic has swept across the world at an alarming rate and spread throughout the United States. We are committed to providing as much accurate and useful information about the pandemic as long as it remains a threat to the health of Americans. We will be posting

information daily and modifying previous posts as more recent information becomes available. <https://fla.st/3cwB0Ks>

The following stores offer additional hours reserved for our elder population in addition to their regular store hours which are open to everyone.

ELDER POPULATION Shopping Hours



Tuesdays,
One Hour Before Open



Tues & Wed,
First Hour Open



Daily,
First Hour Open



Daily,
One Hour Before Open



Tues & Thurs
Open - 9am



Tues - Thurs
8am - 9am



Mon - Fri,
First Hour Open



Tues & Wed,
7am - 8am



Daily,
7am - 8am



Daily,
6am - 7:30am



The brands listed above have enacted nation-wide policies. Many other brands have policies in place to help but their times are determined by your local store which you can find by contacting them.

OLLI ANNOUNCES 2020 SCHOLARSHIP RECIPIENTS

The 2020 recipients of \$2000 scholarships are **Ladanya Ramirez Surmeier, Hydeia Williams** and **Margaret “Magi Jo” Linscott.**

Ms. Surmeier is a doctoral candidate in sociology from the College of Social Sciences and Public Policy. Her goals are centered “around contributing to the literature that focuses on the successful aging of Hispanics throughout the life course.”

Ms. Williams is an undergraduate student majoring in history. She plans

on using her scholarship for the FSU study abroad program, with emphasis on studying London’s Imperial War Museum and the Churchill War Rooms.

Ms. Linscott is a second-year law student dedicated to lifelong learning who hopes to replicate her passion as an environmental attorney. The scholarships are usually awarded during OLLI’s annual Spring Picnic in April; however, they could not be because of the cancellation or postponement of all campus events as a result of the coronavirus pandemic.

A TIME IN MY LIFE



ARE YOU A CIRCLE OR A TRIANGLE?

By Paula Walborsky

I stood before two doors, one for men, one for women, in a lovely open-air restaurant in the Tatra Mountains in Poland. I could feel the entire restaurant hush as the diners, sensing my quandary, stopped to see if I would

pass this one-question IQ test. Circle or triangle? Bathroom signage should be easy. No one wants to stumble into the wrong bathroom. I thought I was pretty well-prepared to find the right bathroom. I had studied enough

languages to recognize the words for man and woman when written in Cyrillic, in several romance languages, and those braves or squaws, magnolia blossoms or magnolia seeds, bucks or does, the fisherman or the fish cuties with which we Americans like to torture ourselves. Why does this have to be so hard? There is urgency involved. And everyone who ever watched 60's television's Dr. Ben Casey (man, woman, birth, death, infinity) knew the difference between a plus and an arrow. But was I a circle or a triangle?

I shuffled from foot to foot for a while, hoping someone would exit one of the doors. Or maybe some knowledgeable native also needed to use the facilities and would make my choice obvious. No one moved in or out. I have a

tendency to over think things, and I came at this conundrum armed with some piece of arcane thought that the triangle is used in abstract art to represent that similarly shaped area of a woman's anatomy. So, I reasoned, the circle must be, say, a cross-section of male anatomy. I made my decision and boldly pushed ahead into the door marked with the triangle. WRONG! The entire restaurant burst into the kind of raucous hilarity that immediately tells you they are not laughing with you. In the years since this embarrassment I have asked many women which they would choose, a circle or a triangle, explaining my quandary. Not one of them ever chose the triangle.

I think Freud said it best: "Sometimes a cigar is just a cigar."

FROM THE WRITERS' CLUB

GOODWILL

By Philip Beyer

I loved that sweater. A birthday gift from my wife, Jeanie, it was burnt orange, the color of sunlit sugar maples in their fall glory. Over time, it even acquired a name, "Goodwill," because I rescued it from the Goodwill give-away box so many times.

After several rescues, Jeanie reluctantly sewed brown suede leather patches on the threadbare elbows and stitched the holes around the frayed

collar. "This is an around the house sweater, I don't want you to be seen in public in that sweater!" she reminded me. Well, unbeknownst to her, Goodwill and I did make several trips to the hardware store and garden center.

Goodwill just disappeared one day, never even made it to the give-away box. Seeing Goodwill's color prompts memories of crisp Saturday morning family pilgrimages to Stephenson's

Farms to pick apples and feast on their warm apple fritters and cider; river bluffs painted with magnificent orange, red and yellow fall foliage; raking leaves into piles so high the kids would disappear within; hand-in-hand moonlit walks with Jeanie, scented with oak burning from neighboring fireplaces; Thanksgiving Day touch football games and red-cheeked

sledding down “suicide hill” in the back forty. Is it odd that we attach sentiment to objects? A family photo, a china tea set from a beloved grandmother, a seashell hand-picked by a grandchild as you walk along the beach or a timeworn hammer from your father’s toolbox. Then why not fond memories of when wearing an old, tattered sweater?

A TIME IN MY LIFE

WELCOME TO WEST TEXAS--1981

By Judith Powell



I would kill myself if I had to live in a place like this! I muttered as I saw the flickering turn signal on the vehicle ahead which my husband was driving. I assumed we were going to pull off the road until the dust storm passed. I had never seen or been in a dust storm. The wind was shaking my car so hard I had to fight to keep it on the road. The sand was beginning to filter in the windows

and through the sun roof; I could feel my throat getting dry. I wasn’t sure how far we were from Midland, probably 50 miles. I was glad he had decided to stop and let the storm pass before going farther.

We had left Houston very early that morning to make the 550 miles from Houston to Midland, Texas. I was driving my Cadillac Seville with my small dog and other precious cargo such as the sterling silver, jewelry, and items we did not want to go in the moving van. My husband was driving a Ford Bronco, hauling our two big dogs and my two rabbits. Yes, rabbits, appropriately named, Bunnie and Clyde.

When we decided to take the company transfer, we flew to Midland to house hunt. It was a beautiful, bright sunny

day and we found the perfect house. The home was in a new subdivision a short distance from downtown on three acres where we could have our pets, a garden, and country living. Midland, with a population of 90,000 would be a welcome change from big city life in Houston. The house we selected met our needs. We would have to landscape, plant grass and trees, but those seemed minor concerns as we both enjoyed yard work. Little did I know how hard it would be to grow grass and trees in west Texas – a place where it rains about twice a year.

As the Bronco turned on the road where I thought we would be stopping, I breathed a sigh of relief. But we did not stop. I soon realized we were on the

road leading to our new home. It hit me; I was going to be living here. *Just bury me now!*

By the time I got out of the car the dust storm had passed. What was to be our yard was piled with sand dunes. It looked like a beach front and by then I was wishing we were at the beach.

That evening I called my Mom in Ohio to let her know we arrived safely and told her “I had to shovel a path to get in the front door.” She said “Oh, you have snow there?” I said, “No.....it’s not snow, it’s **sand!**”

Twelve years later, I cried when I had to leave Midland.

SPECIAL TO THE TIMES

THE THIEF WHO KNOWS YOU: THE COST OF ELDER EXPLOITATION

by Jilenne Gunther, AARP 2020

Knowing the growing impact of financial exploitation, AARP BankSafe set out to unpack the dynamics surrounding the issue with a close eye on the all-important question of cost — that is, the cost to victims, financial institutions, and government budgets. This resulting 20-page report

defines financial exploitation, summarizes the methodologies and findings of studies that have examined its costs, and sheds light on what we know about both the victims and perpetrators.

Analysis shows major costs and community impacts, such as:

- A national average of \$120,000 lost per victim.
- An estimated \$17,000 loss to financial institutions per case.
- An estimated \$36,000 in direct costs to caregivers due to a family member being exploited.
- Family members steal twice as much money as strangers.
- Older adults with cognitive challenges are the most vulnerable to exploitation and have up to twice the amount stolen.

Family members, caregivers, financial institutions, states and academics can all consider additional steps to better protect consumers and prevent exploitation.

To read the full report, see Gunther, Jilenne. *The Thief Who Knows You: The Cost of Elder Exploitation Examined*. Washington, DC: AARP Public Policy Institute, March 2020. <https://www.aarp.org/content/dam/aarp/ppi/2020/03/banksafe-the-thief-who-knows-you.doi.10.26419-2Fppi.00095.001.pdf>

RECOMMENDED IMMUNITY-BOOSTING FOODS

These are the foods your body really needs to stay healthy.

By Cynthia Sass, MPH, RD
Health Online 2020

One of the most important ways to stay healthy is to adopt habits that strengthen immunity. That means getting enough sleep, managing stress, being active, washing your hands properly, and yes, eating well. While no food or supplement can “cure” or even 100% prevent you from catching a virus like the coronavirus or the flu, some foods have been shown to help bolster immunity. Here are 16 top picks, and how to incorporate each into your regular eating routine.

Citrus fruits and red bell peppers

Vitamin C, the superstar nutrient in citrus, is famous for its role in supporting the immune system. While vitamin C can’t prevent illness, it has been studied in people with respiratory infections, with benefits primarily seen in those who had suboptimal blood levels.

It’s unclear if this is partly cause or consequence, but research does appear to support a goal of consuming about 200 mg per day for infection prevention. This is the amount shown in studies to saturate the body, meaning any more vitamin C will be

excreted. One medium orange provides 70 mg, a grapefruit contains almost 90 mg, and a medium raw red bell pepper packs 150 mg. Eat citrus as is or paired with nuts, use sliced red bell pepper to scoop up hummus or guacamole.

Sunflower seeds and almonds

In addition to vitamin C, vitamin E plays a key role in immunity. This fat soluble vitamin boosts the activity of immune cells to support the body's ability to fend off invading bacteria and viruses. An ounce of sunflower seeds, or a quarter cup, supplies about half of the daily recommended target for vitamin E. The same size portion of almonds contains 45% of the daily goal. Pair either with fresh fruit or whip sunflower seed or almond butter into smoothies.

Sweet potato and carrots

These veggies are top sources of beta carotene, a precursor to vitamin A. This nutrient aids the immune system by helping to produce white blood cells, which fight bacteria and viruses. It also helps form the mucous membranes that line the respiratory tract, which acts as a protective barrier to keep germs out of the body. A baked sweet potato packs over 150% of the daily vitamin A goal, and a cup of raw carrots over 100% of the recommended intake. Top a baked sweet potato with nuts or seeds, and

munch on carrots with healthy dips, like nut butter or tahini.

Brazil nuts and sardines

Too little of the mineral selenium has been shown to delay immune response, and adequate amounts are known to enhance immunity. Selenium is also a potent antioxidant, meaning it acts like a bodyguard to prevent cells from being attacked in ways that damage DNA. One ounce of Brazil nuts, about six to eight whole nuts, provides nearly 1,000% of the daily value for selenium. Three ounces of sardines provides over 80%. Pop Brazil nuts as is, or chop and add to oatmeal or cooked veggies. Toss sardines with veggies, tomato sauce, and pasta, or add to salads.

Baked beans and pumpkin seeds

Zinc influences multiple aspects of the immune system. The production of certain immune cells is limited when zinc intake is low, and adequate zinc is crucial for the normal development and function of the immune system. One cup of vegetarian baked beans provides over half of the recommended daily intake for zinc, and an ounce or quarter cup of pumpkin seeds contains 20%. Combine the two: opt for baked beans as your protein source, paired with cooked veggies sprinkled with pumpkin seeds.

Turmeric

Curcumin, the natural compound in turmeric responsible for its vibrant color, is a potent anti-inflammatory compound. It has also been shown to boost immune cell activity and enhance antibody responses. Combining turmeric with black pepper significantly ups curcumin bioavailability. Sprinkle a turmeric black pepper combo onto a smoothie, soup, broth, or cooked veggies.

Dried tart cherries

The high antioxidant content in dried tart cherries is tied to a bolstered immune system, including a reduced risk of upper respiratory tract symptoms. They also support healthy sleep due to their natural melatonin content, which is crucial because research shows that people who don't get enough quality sleep are more likely to get sick after being exposed to a virus. Eat them as is, or stir into nut butter and eat off a spoon.

Walnuts

In addition to being one of the top anti-inflammatory foods, walnuts contain several nutrients that play a role in supporting the immune system, including vitamins E and B6, copper, and folate. Walnuts have also been shown in research to reduce psychological stress, and unchecked stress weakens immunity. Pair walnuts with dried tart cherries as

a snack, or chop and use as a garnish for fresh fruit or cooked veggies.

Garlic

Research lends credibility to garlic's immune-supporting capabilities. In one older study, 146 volunteers were randomized assigned to receive either a placebo or a garlic supplement daily for 12 weeks throughout cold season.

The garlic group experienced significantly fewer colds compared to the placebo group, and they recovered faster if they did get infected.

Newer research confirms that aged garlic extract may enhance immune cell function. In the study, healthy adults between 21 and 50 received either a placebo or aged garlic extract for 90 days. While there was no difference in the number of illnesses between the groups, those who received garlic had reduced cold and flu severity, fewer symptoms, and a smaller number of missed days of work or school. Reach for fresh garlic cloves rather than a supplement. Add it to cooked veggies, soup, or broth.

Pomegranate juice

Pure pomegranate juice is another food that supports immunity via its antimicrobial and anti-inflammatory activity. The flavonoid antioxidants found in pomegranate juice have also been shown to combat viruses, and decrease the length of a

cold by as much as 40%. Sip on pomegranate juice, add splashes to water or chamomile tea, blend into smoothies, or freeze in BPA free molds, along with pureed banana and ginger root, to make popsicles.

Green vegetables

Green veggies provide anti-inflammatory antioxidants, as well as key nutrients known to help the

immune system function, including vitamins A and C, and folate. They also provide bioactive compounds that release a chemical signal that optimizes immunity in the gut, the location of 70-80% of immune cells. Saute veggies in EVOO along with garlic, turmeric, and black pepper, or add them to soup. You can also blend leafy greens, like kale or spinach, into a smoothie.

6 SCAMS TO DODGE IN 2020

Phony census questionnaires, fake Medicare testing, COVID-19 scams, and other frauds ripping-off consumers

From **AARP** 2020

These are America's hottest rip-offs right now, according to the experts at AARP's Fraud Watch Network. Don't get burned.

1. Job Scams

Crooks find potential victims using online search tools to look for résumés of job seekers.

Pitch: You're contacted about what sounds like the job of a lifetime and even given a check to cover expenses — just wire money back or send gift cards to cover fees. Only later do you figure out the check is fake.

Method: Usually via email or a professional networking site.

Prevention: Real jobs don't come at a cost (actual recruiters are paid by the business).

2. Census Scams

Impostors could pretend to be census takers.

Pitch: You could be asked for your Social Security number or credit card information.

Method: A fake census worker shows up at your door. Or you're contacted by phone, mail or email.

Prevention: The Census Bureau will never ask for your Social Security number, solicit donations or threaten you with arrest if you don't cooperate. Census takers carry government IDs.

For more information, visit [2020census.gov](https://www.2020census.gov).

3. Election Scams

Scammers send out fake ads as political action committees or pose as pollsters or campaign volunteers.

Pitch: They pretend to be legitimate fundraisers to trick you into giving them your credit card number or sending a “donation” by gift card or wire transfer.

Method: Phone, email, social media posts — the same ways that candidates contact you.

Prevention: Don't donate to a candidate from an unsolicited pitch. Reach out directly to those you support.

4. Medicare Fraud

A crook will tell you that you can get a free DNA swab test for cancer, or medical devices or services.

Pitch: To get the free health care, you just need to provide your Medicare number.

Method: This offer usually comes via phone or email. Vans drive through neighborhoods, with people knocking on doors offering tests in return for Medicare numbers.

Prevention: Never give your Medicare number to anyone but a trusted medical professional.

5. Phishing Scams

Scammers pretend to be Amazon representatives, taking advantage of the fact that the company sent more than 3.5 billion packages last year.

Pitch: You'll be told a package can't be delivered until you “confirm” your credit card number.

Method: Crooks send out millions of random emails. Within the email is a link that, if opened, places malware on your computer to harvest data.

Prevention: Don't give information via a link. Go to Amazon's website directly.

6. COVID-19 Scams

You get an email offering a coronavirus vaccine or access to critical medical equipment.

Pitch: Anxiety's high; you are urged to protect yourself.

Method: Some emails ask for credit card information, then bill you for products that never arrive. Others include a link that will install malware to steal your passwords.

Prevention: Visit government health agency websites for updates. Be wary of emails during a crisis. There is no COVID-19 vaccine.

HOW STRESS AFFECTS SENIORS, AND HOW TO MANAGE IT

Exercise, breathing techniques, and medication can help you manage stress as you get older.

From American Institute of Stress
2016

We all experience a little stress from time to time. It's not so hard to handle when we're young. But as we age, coping with stress isn't as easy anymore. "We tend to have less resilience to stress, and older adults often find that stress affects them differently now," says Dr. Michelle Dossett, an internal and integrative medicine specialist at the Benson-Henry Institute for Mind-Body Medicine.

Changes in response

What's different about coping with stress when we're older? "Our cells are aging. Heart fitness and lung capacity decline, especially if you're sedentary," says Dr. Dossett. That keeps us from adequately accommodating the body's natural stress response (see "What does stress do to your body?").

If you have a chronic disease, which is already a burden on the body, it's even harder to bounce back physically from the toll the stress response takes.

You may also feel a difference mentally. "Normally when we're stressed, our brains get flooded with stress hormones, the midbrain takes over, and the front of the brain—which controls concentration, attention, and decision-making—works less well. Stress hormones in the brain can also contribute to short-term memory problems that are unrelated to dementia or age-related memory loss.

Restorative sleep helps to flush stress hormones from the brain. However, many older adults have sleep problems. Stress may make it more difficult to fall back asleep, and the inability to clear these stress hormones from the brain during sleep means that the cognitive effects of stress can worsen over time," says Dr. Dossett.

Changes in triggers

When you were younger, your stressors may have been a busy day at the office or a crying child. "Stressors that tend to affect seniors are the loss of a loved one; too much unstructured time on your hands; a change in relationships with children; or a loss of

physical abilities, such as vision, hearing, balance, or mobility,” says Dr. Dossett.

Symptoms of stress may include tension headaches, indigestion, heart palpitations, poor concentration, sleep difficulties, anxiety, irritability, crying, or overeating. If any of these symptoms are interfering with your quality of life, Dr. Dossett suggests that you seek help.

What you should do

If you’re feeling stressed, Dr. Dossett recommends talking about your concerns with loved ones and getting a physical check-up. “Stress may be having a physical impact on you that you’re unaware of,” says Dr. Dossett. Treatment may include addressing an underlying condition, such as high blood pressure. Eating a healthy diet and getting plenty of exercise is also important, as is nurturing yourself by

pursuing activities that bring you joy, and making time to socialize.

A big part of stress management

focuses on triggering the opposite of the stress response: the relaxation response, which helps lower blood pressure, heart rate, breathing rate, oxygen consumption, and stress hormones. Techniques to elicit the response include yoga, tai chi, meditation, guided imagery, and deep breathing exercises. “One breathing exercise is to inhale slowly, mentally counting 1–2–3–4, and then exhale slowly, silently counting 4–3–2–1,” says Dr. Dossett.

Another treatment for stress is cognitive behavioral therapy, which helps you identify negative thinking and replace it with healthy or positive thoughts. “These are great skills, but they often don’t work right away. So, you may need medications, such as antidepressants, as a bridge,” says Dr. Dossett.

SENIORS: HOW TO STAY ACTIVE, HEALTHY DURING COVID-19 CRISIS

Hartford Health Care, 2020

Seniors are among the most vulnerable in the ongoing coronavirus pandemic. Older people are at least twice as likely to have a serious case of COVID-19, according the early data from the Centers for Disease Control and

Prevention. The immune system, as we age, is less efficient at fending off disease and infection. COVID-19 makes it more likely that an older person’s respiratory system or lungs will shut down.

During this crisis, seniors should:

- Avoid having visitors, especially anyone who might be sick.
- Practice social distancing when going out.
- Avoid crowds.
- Wash hands regularly.
- Maintain a healthy diet.
- Exercise regularly.

These pre-coronavirus rules of prolonging your life, supplied by Hartford HealthCare's GoodLife Fitness program, are particularly important now:

Your Diet: Let's hope panic-buying at grocery stores ends soon. Try to get the majority of your daily calories from fresh fruits and vegetables, minimally processed whole grains, low-fat dairy, nuts, seeds, lean meats and fish.

Drink More Water: Some suggest drinking the classic eight, 8-ounce glasses of water a day, others say to take your body weight, divide it in half and drink that many ounces. What we do agree on is that drinking water — lots of water — is a must-have healthy habit. Water is our body's principal chemical component and makes up about 60 percent of our body weight according to the Mayo Clinic, water should be our drink of choice over sugary, calorie-laden drinks.

Because water is our body's principal chemical component and makes up about 60 percent of our body weight, it should be our drink of choice over sugary, calorie-laden drinks.

Move More and Move Often: Adding constant movement throughout your day is very important. Stand up every half hour if you work at a computer, lap your house while talking on the phone, add a short nighttime walk — it doesn't matter how you do it, just move more!

Stay Positive: Thoughts are powerful, so be sure to pay attention to yours. The Mayo Clinic reports a number of health benefits associated with positive thinking, including increased life span, lower rates of depression, greater resistance to the common cold and reduced risk of death from cardiovascular disease, among many other things. Make it a goal each day to be more positive than the day before.

Stay Strong: Too often people get excited when they exercise most days of the week — with some type of cardio. Yet they forget about strength training. Not building and maintaining muscle could be one of the biggest mistakes related to your health. Not only do muscles keep our bodies functional, mobile and strong, but they also help burn calories even when

you're not working out. "Strength training" does not mean you need to become a body builder and lift heavy barbells. Light free weights, resistance

bands or even using your own body weight with push-ups, lunges and squats all work in the home.

CORONAVIRUS ANXIETY: COPING WITH STRESS AND FEAR

Fears about COVID-19 can take an emotional toll, especially if you're already living with an anxiety disorder. But you're not powerless. These tips can help you get through this stressful time.

From HelpGuide2020

Understanding your anxiety

It's a frightening time. We're in the midst of a worldwide pandemic, with cities and even entire countries shutting down. Some of us are in areas that have already been affected by coronavirus. Others are bracing for what may come. And all of us are watching the headlines and wondering, "What is going to happen next?"

For many people, the uncertainty surrounding coronavirus is the hardest thing to handle. We don't know how exactly we'll be impacted or how bad things might get. And that makes it all too easy to catastrophize and spiral out into overwhelming dread and panic. But there are many things you can do—even in the face of this unique crisis—to manage your anxiety and fears.

Stay informed—but don't obsessively check the news

It's vital to stay informed, particularly about what's happening in your community, so you can follow advised safety precautions and do your part to slow the spread of coronavirus. But there's a lot of misinformation going around, as well as sensationalistic coverage that only feeds into fear. It's important to be discerning about what you read and watch.

- **Stick to trustworthy sources** such as the CDC, the World Health Organization, and your local public health authorities.
- **Limit how often you check for updates.** Constant monitoring of news and social media feeds can quickly turn compulsive and counterproductive—fueling anxiety rather than easing it.

The limit is different for everyone, so pay attention to how you're feeling and adjust accordingly.

- **Step away from media if you start feeling overwhelmed.** If anxiety is an ongoing issue, consider limiting your media consumption to a specific time frame and time of day (e.g. thirty minutes each evening at 6 pm).
- **Ask someone reliable to share important updates.** If you'd feel better avoiding media entirely, ask someone you trust to pass along any major updates you need to know about.
- **Be careful what you share.** Do your best to verify information before passing it on. Snopes' Coronavirus Collection is one place to start. We all need to do our part to avoid spreading rumors and creating unnecessary panic.

Focus on the things you can control

We're in a time of massive upheaval. There are so many things outside of our control, including how long the pandemic lasts, how other people behave, and what's going to happen in our communities. That's a tough thing to accept, and so many of us respond

by endlessly searching the Internet for answers and thinking over all the different scenarios that might happen.

But as long as we're focusing on questions with unknowable answers and circumstances outside of our personal control, this strategy will get us nowhere—aside from feeling drained, anxious, and overwhelmed.

When you feel yourself getting caught up in fear of what might happen, try to shift your focus to things you can control. For example, you can't control how severe the coronavirus outbreak is in your city or town, but you can take steps to reduce your own personal risk (and the risk you'll unknowingly spread it to others), such as:

- washing your hands frequently (for at least 20 seconds) with soap and water or a hand sanitizer that contains at least 60% alcohol.
- avoiding touching your face (particularly your eyes, nose, and mouth).
- staying home as much as possible, even if you don't feel sick.
- avoiding crowds and gatherings of 10 or more people.
- avoiding all non-essential shopping and travel.
- keeping 6 feet of distance between yourself and others when out.

- getting plenty of sleep, which helps support your immune system.
- following all recommendations from health authorities.

Plan for what you can

It's natural to be concerned about what may happen if your workplace closes, your children have to stay home from school, you or someone you love gets sick, or you have to self-quarantine. While these possibilities can be scary to think about, being proactive can help relieve at least some of the anxiety.

- Write down specific worries you have about how coronavirus may disrupt your life. If you start feeling overwhelmed, take a break.
- Make a list of all the possible solutions you can think of. Try not to get too hung up on “perfect” options. Include whatever comes to mind that could help you get by.
- Focus on concrete things you can problem solve or change, rather than circumstances beyond your control.
- After you've evaluated your options, draw up a plan of action. When you're done, set it aside and resist the urge to go back to it until you need it or your circumstances significantly change.

Stay connected—even when physically isolated

Evidence shows that many people with coronavirus—particularly young, seemingly healthy people—don't have symptoms but can still spread the virus. That's why the biggest thing that most people can do right now to make a positive difference is to practice social distancing.

But social distancing comes with its own risks. Humans are social animals. We're hardwired for connection. Isolation and loneliness can exacerbate anxiety and depression, and even impact our physical health. That's why it's important to stay connected as best we can and reach out for support when we need it, even as we cut back on in-person socializing.

- Make it a priority to stay in touch with friends and family. If you tend to withdraw when depressed or anxious, think about scheduling regular phone, chat, or Skype dates to counteract that tendency.
- While in-person visits are limited, substitute video chatting if you're able. Face-to-face contact is like a “vitamin” for your mental health, reducing your risk of depression and helping ease stress and anxiety.
- Social media can be a powerful tool—not only for connecting with friends, family, and acquaintances—

but for feeling connected in a greater sense to our communities, country, and the world. It reminds us we're not alone.

- That said, be mindful of how social media is making you feel. Don't hesitate to mute keywords or people who are exacerbating your anxiety. And log off if it's making you feel worse.
- Don't let coronavirus dominate every conversation. It's important to take breaks from stressful thoughts about the pandemic to simply enjoy each other's company—to laugh, share stories, and focus on other things going on in our lives.

Take care of your body and spirit

This is an extraordinarily trying time, and all the tried-and-true stress management strategies apply, such as eating healthy meals, getting plenty of sleep, and meditating. Beyond that, here are some tips for practicing self-care in the face of the unique disruptions caused by the coronavirus.

- **Be kind to yourself.** Go easy on yourself if you're experiencing more depression or anxiety than usual. You're not alone in your struggles.
- **Maintain a routine as best you can.** Even if you're stuck at home, try to stick to your

regular sleep, school, meal, or work schedule. This can help you maintain a sense of normalcy.

- **Take time out for activities you enjoy.** Read a good book, watch a comedy, play a fun board or video game, make something—whether it's a new recipe, a craft, or a piece of art. It doesn't matter what you do, as long as it takes you out of your worries.
- **Get out in nature, if possible.** Sunshine and fresh air will do you good. Even a walk around your neighborhood can make you feel better. Just be sure to avoid crowds, keep your distance from people you encounter, and obey restrictions in your area.
- **Find ways to exercise.** Staying active will help you release anxiety, relieve stress, and manage your mood. While the gym and group classes are out, you can still cycle, hike, or walk. Or if you're stuck at home, look online for exercise videos you can follow. There are many things you can do even without equipment, such as yoga and exercises that use your own bodyweight.
- **Avoid self-medicating.** Be careful that you're not using alcohol or other substances to

deal with anxiety or depression. If you tend to overdo it in the best of times, it may be a good idea to avoid for now.

- **Take up a relaxation practice.** When stressors throw your nervous system out of balance, relaxation techniques such as deep breathing, meditation, and yoga can bring you back into a state of equilibrium. Regular practice delivers the greatest benefits, so see if you can set aside even a little time every day.

Help others (it will make you feel better)

At times like this, it's easy to get caught up in your own fears and concerns. But amid all the stories of people fighting over rolls of toilet paper or lining up outside gun stores to arm themselves, it's important to take a breath and remember that we're all in this together. As a quote circulating in Italy reminds us: "We're standing far apart now so we can embrace each other later."

It's no coincidence that those who focus on others in need and support their communities, especially during times of crises, tend to be happier and healthier than those who act selfishly. Helping others not only makes a difference to your community—and

even to the wider world at this time—it can also support your own mental health and well-being. Much of the anguish accompanying this pandemic stems from feeling powerless. Doing kind and helpful acts for others can help you regain a sense of control over your life—as well as adding meaning and purpose.

Even when you're self-isolating or maintaining social distance, there's still plenty you can do to help others.

Follow guidelines for preventing the spread of the virus. Even if you're not in a high-risk group, staying at home, washing your hands frequently, and avoiding contact with others can help save the lives of the most vulnerable in your community and prevent overburdening the healthcare system.

Reach out to others in need. If you know people in your community who are isolated—particularly the elderly or disabled—you can still offer support. Perhaps an older neighbor needs help with groceries or fulfilling a prescription? You can always leave packages on their doorstep to avoid direct contact. Or maybe they just need to hear a friendly, reassuring voice over the phone. Many local social media groups can help put you in touch with vulnerable people in your area.

Donate to food banks. Panic-buying and hoarding have not only left grocery store shelves stripped bare but have also drastically reduced supplies to food banks. You can help older adults, low-income families, and

others in need by donating food or cash.

Be a calming influence. If friends or loved ones are panicking, try to help them gain some perspective on the situation. Instead of scaremongering or giving credence to false rumors, refer them to reputable news sources. Being a positive, uplifting influence in these anxious times can help you feel better

about your own situation too.

Be kind to others. An infectious disease is not connected to any racial or ethnic group, so speak up if you hear negative stereotypes that only promote prejudice. With the right outlook and intentions, we can all ensure that kindness and charity spread throughout our communities even faster than this virus.

LEADERSHIP SKILLS: 8 PRINCIPLES EVERY LEADER SHOULD KNOW

From FOCUS 3 Online 2019

(Ed. Note: Because at this difficult time it is important that we have effective leadership, I have noted below the general principles of effective leadership. You are invited to consider our elected and appointed leaders in light of the principles set out below.)

If people are the ultimate source of competitive advantage (and they are), then leadership is an essential skill that organizations must master. The performance of a company and its people is directly connected to leadership skills. Here are eight principles that every leader, at every level, should know.

Great leadership begins with the person, not the position. Before you can lead others, you must first manage yourself. Leadership is not so much a position you hold as it is a set of disciplines and behaviors you practice, the first and most fundamental of which is self-discipline. A leader

without self-discipline is a disaster waiting to happen.

Great leadership is about your level of influence, not your level of authority.

People follow the leader first and the vision second. If people aren't committed to you, they will not be committed to the vision you communicate. Always seek to have your level of influence exceed your level of authority. Indeed, your influence is your authority. You establish your personal credibility and authority by consistently living your core values and demonstrating that you

are a person others can trust. Become a person other people want to follow.

Great leaders are as good at listening as they are at communicating. People want their leaders to listen. Leaders don't have to agree, but they do need to listen and seek to understand. People want to be understood at two levels: intellectual and emotional. At the intellectual level people want the leader to understand what they are saying. At the emotional level people want the leader to understand what they are feeling. Again, listening is not about agreeing with people. It is about respecting them and paying attention to them. People don't care how much you know until they know how much you care.

Great leadership is about wisdom, not intelligence. There are plenty of smart people in positions of leadership. What we need are wise leaders. Our world has an overabundance of information, but we have a scarcity of real wisdom. Wise leaders have insight, that is, they see beyond the obvious. Why? Because they are looking!

Before you can lead, you must first learn to follow. Great leaders are great followers. They are humble. They do not always need to be in charge. They understand the impact of great followership. If you don't understand the dynamics of following, then you don't understand the dynamics of

leading. Many people in positions of authority are ineffective leaders precisely because they are not good followers.

Great leaders create stability and drive change. Effective leaders build and maintain a changeless core. From that foundation they drive continuous change and improvement. The changeless core is a deep, unwavering commitment to shared values that gives people meaning and identity beyond their role in the organization and beyond the circumstances the organization or its people may be facing. The commitment to continuous change derives from the leader's recognition that success requires constant adjustment and continuous improvement. Today's world deals ruthlessly with people and organizations who fail to adapt and change.

Great leaders use their power by giving it to others. Effective leaders are a source of power and energy for people, teams, and the organization. They encourage the heart. They understand that power is not a zero-sum game. The more a leader empowers others, the stronger and more effective the leader and the team become.

Effective leadership requires courage. Lots of courage. Courage comes from "cor," which is the Latin word for heart. Courage means strength of heart. It takes great courage—that is, strength of heart—to be a great leader.

8 WAYS PETS IMPROVE YOUR HEALTH AND WELL-BEING

By Nicole Fisher, FORBES 2019

Since 1981, the first week in May is recognized by the American Veterinary Medical Association (AVMA) and the Auxiliary to the AVMA as a time dedicated to celebrating the more than 200 million pets in the U.S., as well as the health and wellbeing of the humans and animals across the U.S. that live together.

While we know that the bond between pets and their owners is strong, there are also many health benefits to owning a pet. According to the CDC, owning an animal can “increase opportunities to exercise, get outside, and socialize.

Regular walking or playing with pets can decrease blood pressure, cholesterol levels, and triglyceride levels. Pets can help manage loneliness and depression by giving us companionship.”

Which is great news given that most households in the United States – and estimated 68% – have at least one pet. Here are eight ways your favorite companion improves your mental and physical health:

1. Increased Physical Fitness: It could be frequent trips outside or long runs and walks with your animal, but

either way, moving with a pet increases physical activity. According to research published in the American Journal of Lifestyle Medicine, walking dogs has further been shown to promote engagement in and adherence to regular physical activity. And, getting exercise with your pet is free, unlike gym memberships and many organized workout groups.

2. Lower Stress & Anxiety: Whether it's comfort, cuddles, laughter or physical activity, having a pet leads to a release in calming endorphins – oxytocin. Increased calmness can also be associated with simple activities such as watching the smooth nature of a swimming fish. Even more interesting is that in an early 2000's study, researchers in New York found that between friends, spouses, and pets, people were less stressed while conducting difficult tasks when a pet was with them than when a friend or spouse was present. Both mental and physical metrics supported the conclusion.

People who use pet therapy while recovering from surgery are also use less pain medications than those without a pet.

3. Lower Blood Pressure & Cholesterol: Having a pet is believed to lower blood pressure and cholesterol, especially for those with hypertensive or high-risk patients, according to the CDC. Interestingly, research suggests that cat owners are 30% less likely to have a heart attack and 40% less likely to have a stroke. Further, the NIH concluded based on several heart-related studies that having a pet can decrease cholesterol, blood pressure, and triglycerides, which are all contributing factors for a heart attack.

4. Improved Discipline: The University of Texas Southwestern Medical Center found that teenagers with diabetes managed their disease better if they were put in charge of caring for a fish, than teenagers without a pet to care for. The reason for the study was that teens are a patient population known for not adhering to medical regimens. But when tasked with the discipline of keeping an animal on a feeding schedule, the teens more regularly and consistently, checked their own blood glucose levels.

5. Increased Happiness & Decreased Depression: A sense of purpose is important for human beings. As is a

need to feel connected, which offsets loneliness and brings joy. By providing companionship, pets can combat depression, particularly in those who are elderly or sick.

Veterans dealing with post-traumatic stress have also been found to have improve mood and health outcomes when adding a pet or service dog to their lives. Hence, veterans are encouraged to get dogs as a means of companionship as they transition back to civilian life.

6. Improved Socialization: Whether physically interacting with other people outside or engaging in a conversation about your pet, having an animal is a great way to connect with others. There are even online socializing platforms and dating sites that are now tailored to the pets you have. And, studies have found that pet owners are perceived as “friendlier” by their neighbors, likely due to the amount of engagement they have when outdoors.

7. Improved Immunity & Allergy Prevention: Research in the Journal of Allergy and Clinical Immunology contends that having a dog in infancy can improve a child’s overall immune system, as well as reduce allergies.

In fact, it was found that having a pet in the home can decrease a child’s likelihood of developing allergies

(related to their home) by 33%. It's believed that the dander in pet hair might serve as a natural immunotherapy for babies and children. And that means a stronger immune system, and likely less missed days of school.

8. Childhood Development: Emotional development is vitally important for children to becoming healthy adults. And pets have proven to be beneficial to children,

particularly those with developmental challenges.

Children suffering from ADHD have been shown to focus more when they are in a predictable routine, which pets provide. And for children with autism, the sensory experience of petting an animal can be soothing, and they have greater social skills. So, whether it's a cat, dog, or guinea pig, animals can be great for children's development.

During the FSU shutdown, please check the OLLI webpage and Facebook page for up-to-date information about clubs and events. In addition, Director Debra Herman will be sending out information via email as E-blasts containing important information as circumstances warrant.

For publication in the OLLI times send your information to George and Harriet Waas at waas01@comcast.net

Do you have an idea for a class?

Please submit any ideas for future OLLI classes and instructors to Carroll Bewley, OLLI's Curriculum Team Chair at carroll.bewley@gmail.com



The Osher Lifelong Learning
Institute at
Florida State University

