



OLLI AT FSU'S MONTHLY NEWSMAGAZINE

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MAY 2021

OLLI ZOOM CLASSES ALLOW FOR EXPERT INSTRUCTORS FROM ALL OVER THE WORLD

Whatever may be your personal view of classes via ZOOM, there is one overriding benefit to OLLI members, both here in Tallahassee and in Panama City: the world is our oyster when it comes to getting the best instructors from around the globe.

Taking the number of classes offered this past semester, together with those planned for the Summer Semester, there are 45 instructors from outside of Leon County. These instructors come from nine states, seven Florida cities and one foreign country.

“Obviously, the opportunities offered to OLLI faculty through ZOOM classes are unlimited, and your leadership is continually looking for ways to make our curriculum more and more appealing,” OLLI Executive Director Debra Herman said.

The nine states from which our instructors hail are: Maryland, Washington, Maine, California, Massachusetts, Texas, South Dakota, Ohio and Colorado.

The Florida cities represented are: Lakeland, Santa Rosa Beach, Greencastle, Watersound, Freeport, Ft. Myers and Tampa.

The one foreign country currently represented is England. “There is a wonderful story here. A few years ago, when we had a Study Abroad program in Europe, our travelers made their way to Cambridge where we took classes in Corpus Christi College on the Cambridge University campus. One class, on Winston Churchill, was taught by Dr. Eoin (pronounced Owen) Devlin, Director of Studies in History,

Downing College, University of Cambridge. Well, to make a long story, short, Dr. Devlin is now teaching classes on “Queen Elizabeth I: Politics, Power and Religion” and in the new Summer

Term, “The Many Lives of Winston Churchill. This should give you an idea of how we can use ZOOM classes to our benefit,” Herman said. Classes for the Summer Semester begin May 3.

THE PRESIDENT’S PAGE

Harriet Waas
President, OLLI Advisory Council



Gone is Maymester and here comes summer! Our new summer term classes begin on May 3rd and we are looking forward to more wonderful classes and activities.

The first three-week session runs from May 3 through May 20 followed by a 2-week intermission. The second three-week session runs from June 7 through June 24. There are three-week

classes and six-week classes which will run for both sessions. I hope you have made plans to join us for this extended session of classes and activities!

Our Scholarship Committee has had a change of leadership. Karyn Hornick and her husband will be moving north to be closer to their family. We thank her so much for her dedicated

leadership and organization skills as she passes the torch. We welcome our new Scholarship Chair, Myrtle Bailey, who will do a wonderful job. Welcome, Myrtle, and thank you for joining our Leadership Team!

OLLI is the organization it has become due to our wonderful volunteers. Each year the OLLI President recognizes one or more volunteers who have demonstrated exceptional dedication to OLLI. In 2020, OLLI President John Kilgore recognized George Waas for his creation and editorship of the OLLI Times. In 2021, I have the honor of recognizing Marie Clewis for her dedication in planning so many special activities, Carroll Bewley for his dedication in developing outstanding curriculum offerings, and Fran Conaway for her dedicated service in planning special lectures and advertising OLLI thorough communications and marketing. All of our members benefit from the work of these, and all, our OLLI volunteers. A huge, heartfelt thank you goes out to our volunteers!

Once again, we have had a team of volunteers calling prospective members. This is someone who established an OLLI account but never purchased membership or signed up for classes. Thank you to this wonderful team of volunteers: Bruce Bechard, Myrtle Bailey, Linda Kilgore, Robin Brinkmeyer, Kathie Emrich, Carroll Bewley, Jill Adams,

Laurie Svec, Marie Clewis, Jan Smith, David Heath, Ramona Bowman, Joanne Taylor, Fran Conaway, Carolyn White, Denise Zabelski-Sever, and yours truly. Making personal contact is not only a wonderful community outreach effort, the reports I get back indicate that it is very much appreciated by seniors in our area. We hope to rebuild our membership base through our outreach efforts. Please let your friends and family members know about the benefits of OLLI!

To let you know how our members feel, here is a quote from one of our members about the value of OLLI:

“I just wanted to let y’all know how much I appreciate all you have done to provide educational and informative programming via Zoom during this pandemic. It has given me something to look forward to each week at a time when my calendar is quite bare. Y’all jumped right in, mastered Zoom and took us all along with you! I have always valued my OLLI Membership and connection but never more so than now!”

As we move toward the future and hope to see more normal activities in our daily lives, it is important to stay involved, stay connected, and continue learning. Enjoy your OLLI classes and activities!

AN OLLI TIMES EXCLUSIVE

LESSONS FROM INSIDE THE FRAUD FACTORY

How a computer hacker infiltrated a phone scam operation — exposing fraudsters
and their schemes

By Doug Shadel and Neil Wertheimer, AARP 2021

(Editor's note: Seniors are the most vulnerable to scams. Recently, AARP conducted an investigation into a widespread scam operation of international magnitude that preys on the vulnerability—and finances—of seniors. This is such an important subject for OLLI members that this report is printed in full here, with a strong note of caution—remain vigilant and be on your guard.)

A light rain fell and a cold gray mist hung over the street as Jim Browning arrived home from work. A middle-aged Irishman with a strong brogue, Jim is a software engineer at a midsize consulting firm, and on this workday, like most, there were few surprises. He shared a pleasant dinner with his wife, and when the dishes were cleared, he retreated to his office, shut the door,

opened his computer and went undercover.

Jim Browning is not his real name. The alias is necessary to protect him and his family from criminals and law enforcement, as what he does in the privacy of his office may be morally upright but technically illegal. It's a classic gray area in the netherworld of computer hacking, as we will explain. What is important to know is that back in 2014, it was the same annoying robocalls that you and I get most days that set Jim on his journey to become a vigilante.

A relative of Jim's had told him about warnings popping up on his computer, and Jim, too, was besieged with recorded calls saying his computer was on the verge of meltdown, and that to prevent it he should call immediately.

As a software expert, Jim knew there was nothing wrong with his system, but the automated calls from “certified technicians” didn't stop. One night that spring, his curiosity got the better of him. “It was part nosiness and part intellectual curiosity,” Jim said. “I'm a problem solver and I wanted to get to the bottom of what these people wanted.” So he returned one of the calls.

The person who answered asked if he could access Jim's computer to diagnose the problem. Jim granted access, but he was ready; he had created a “virtual computer” within his computer, a walled-off digital domain that kept Jim's personal information and key operations safe and secure. As he played along with the caller, Jim recorded the conversation and activity on his Trojan horse setup to find out what he was up to. It took mere moments to confirm his hunch: It was a scam.

Intrigued by the experience, Jim started spending his evenings getting telephone scammers online, playing the dupe, recording the interactions and then posting videos of the encounters on YouTube. It became, if not a second career, an avocation—after-dinner entertainment exposing “tech support” scammers who try to scare us into paying for unnecessary repairs.

"Listening to them at first, honestly, made me sick, because I realized right away all they wanted to do was steal money,” Jim would later tell me. “It doesn't matter if you are 95 or 15, they will say whatever they need to say to get as much money out of you as possible.” Jim saw, for example, how the callers used psychology to put targets at ease. “They say reassuring phrases like ‘Take your time, sir,’ or ‘Do you want to get a glass of water?’ And they will also try to endear themselves to older people, saying things like ‘You sound like my grandmother,’ or ‘You don't sound your age—you sound 20 years younger.’ “

Jim's YouTube videos garnered mild interest — a couple thousand views at best. For Jim, this didn't matter. The engineer in him enjoyed solving the maze. At the least, he was wasting the scammers' time. At best, his videos maybe helped prevent some cases of fraud.

Then one day in 2018, Jim's evening forays took an unexpected turn. A tech support scammer called from India and went through the normal spiel, but then he asked Jim to do something unusual: to log in to the scammer's computer using a remote-access software program called TeamViewer. Later on, Jim found out why: The developers of TeamViewer had discovered that

criminals in India were abusing their software, so they temporarily banned its use from computers initiating connections from India. But there was a loophole: It didn't stop scammers from asking U.S. and U.K. consumers like Jim to initiate access into computers in India.

"They will say whatever they need to say to get as much money out of you as possible."

— Jim Browning

Hence, the scammer's request. The voice on the phone talked Jim through the connection process, then told him to initiate a "switch sides" function so the caller could "be in charge" and look through Jim's computer.

Presented with this opportunity, Jim acted quickly. Instead of "switching sides," he took control of the criminal's computer and locked the scammer out of his own computer. Lo and behold, mild-mannered programmer Jim Browning had complete access to all of the scammer's files and software. And he was able to see everything the scammer was frantically trying to do to regain control.

This bit of digital jujitsu changed everything. Over the next few months, Jim figured out ways to infiltrate the computers of almost every scammer who tried to victimize him. "My process worked on almost every remote access program out there,

certainly the ones most popular with scammers, like TeamViewer, AnyDesk or FastSupport." He also figured out how to secretly install software that recorded what the scammers were doing — without them even knowing it.

Suddenly, Jim was sitting on some powerful knowledge. But as Spider-Man was told, with great power comes great responsibility. Jim wondered, What should I do with what I've learned?

Scammers mock and make fun of victims

By now Jim had reverse engineered his way into dozens of scammers' computers, sometimes four or five at a time. He would set his software to record, then leave for work as his computers did their thing. When he came home at night, he reviewed the footage. Often, he couldn't believe what he saw: call after call of boiler room scammers — mostly in India — contacting older people — mostly in the U.S. and U.K. — and scaring them into spending money to fix a fake computer problem, or sending money based on other deceptions.

Jim posted these new videos, which gave an authentic, bird's-eye view of how scammers operate. As a result, his YouTube channel jumped to tens of thousands of subscribers.

One night in May 2019, Jim found his way into the computer network of a large New Delhi boiler room. While lurking in their network, he noticed the company had installed closed-circuit television (CCTV) cameras so the bosses could monitor their employees. So Jim hacked his way into that network and was able to turn the cameras this way and that, capturing the facial expressions and attitudes of dozens of scammers in action.

In one remarkable scene, he called one of the scammers in the boiler room and focused a CCTV camera on him as they talked. Zooming in, Jim could see that while the scammer was supposedly diagnosing his computer, he was actually playing Pac-Man. Jim got annoyed by this criminal's nonchalance; call it hacker's pride. So he decided to grill him.

"Where are you calling from?" Jim asked.

"San Jose," replied the scammer from his desk in New Delhi.

"What is your favorite restaurant in San Jose?" Jim asked. The scammer paused and replied, "Why do you want to know that?" Jim then asked him, "Can you even name one restaurant in San Jose, California, without looking it up on Google?" The man became flustered and eventually hung up.

Jim continued to monitor the room in the following weeks, recording one tragic story after another of vulnerable people being exploited. One woman

said, "I'm a nervous wreck. I have MS and I can't understand a lot, but I'm listening...." The scammer said, "That is the reason you are telling me you won't live past next year, right?" She said, "Probably not. I'm a diabetic and I'm legally blind...."

"Relax. You are in safe hands," he said.

Another older man started crying when told it would cost about \$1,500 to repair his machine. "Oh, bloody hell. I'm going to have a heart attack. I feel sick." When the scammer asked why he was crying, he said he suffered from depression. As the man wept, Jim captured images of the salesmen in the room who were listening to the call, and laughing and pointing fingers mockingly at the victim.

This is when Jim reached a new stage in his journey: outright fury. He wanted to do more than make a few salesmen squirm. He wanted to stop as many operations as possible so they couldn't continue to abuse people.

But Jim was careful; he had his and his family's welfare to worry about. "I could have physically destroyed their computers by placing a virus in them, but I intentionally didn't do that because there was really nothing on their computers worth destroying," he said. "And secondly, if I physically destroyed property, I would be overstepping the mark." Translation: He, too, would be a criminal.

So, what could he do? Jim had already started to intervene personally when he thought he could prevent a fraud from occurring, by calling the victim, the financial institution or anyone else he thought could halt the scam. So he tried a new tactic: using “call flooding” software to tie up the boiler room's phone lines with thousands of junk calls. Viewing the scene through his computer, he saw all the salesmen removing their headsets and complaining that the calls were nothing but annoying white noise. To his joy, he successfully shut the place down for several hours.

But then, reality set in: What Jim had done was just a trivial, temporary annoyance for just one operation. The next morning, the boiler room was back to business as usual.

Determined to make a difference, Jim moved to plan C: He contacted the media. He sent his best footage to the BBC, Britain's largest news operation. And it bit, producing a half-hour program featuring the evidence he had gathered and naming “Jim Browning” as the source. It aired in the U.K. in March 2020, just as the coronavirus pandemic hit. The piece received widespread international exposure. Around the same time, Jim sent videos to local authorities in India; they arrested the scammers and shut down the boiler room.

After years of obscurity, Jim had become a YouTube star. As of this

writing, Jim's video of this particularly cruel boiler room has been viewed more than 14 million times, and his YouTube page has grown to over 2.8 million subscribers. Success!

And he had succeeded at walking the fine line. “Doing just enough to make life miserable and identifying who they are is probably the best thing that I can achieve,” Jim said.

But again, Jim asked himself, What now?

Finding a way to help victims

This is where I enter the story. I stumbled onto Jim's YouTube page early in 2020, and after watching many of the videos, emailed him to see if I could learn more about his work. To my joy, he responded immediately, saying he would be happy to work with AARP on educating its members about tech-support scams. He said that while his videos do reach millions of people, most of his subscribers are male and younger than 40, meaning many are likely tech geeks, law enforcement or even scammers. He has found it difficult to reach older people who are the prime scam targets.

And so, in the middle of a pandemic, I entered into one of the most intriguing correspondences of my life. At first, I needed to verify his story. You already know that Jim Browning is not his real

name; but for AARP to tell his story, we had to confirm his real identity and situation. Ultimately, he agreed, and I

can assure you that the “Jim Browning” of this story is real and accurately described.

Once that was done, Jim and I spent countless hours over the summer looking over new footage he had recorded earlier in the day to watch phone marauders try to steal money. We communicated only on Skype, with our personal cameras turned off, again to protect Jim's identity and his family's privacy.

"I witnessed crimes that couldn't be undone; It always seemed to involve an older person losing thousands of dollars."

— Doug Shadel

On four separate occasions, I witnessed a tech-support crime occurring in real time. The first time this happened, Jim was showing me what I thought was a recording from earlier in the day. I asked him when it happened, and to my surprise he said, “It's happening right now.” “Well, what do we do?” I asked, my blood pressure surging. “We can't just let this transaction go through. They are about to send the scammer \$10,000!”

Jim, an old pro at these situations by now, was already at work to find the victim's phone number. Often, he could get it directly from the scammer's computer; as we became more familiar, he sometimes would ask if I could access the person's contact information through a U.S.

public data aggregator service to which I subscribe.

In those cases, I would give Jim the victims' phone numbers as fast as I could find them, and he would call to warn them. After initial skepticism, they typically became convinced that it was a scam, and decided not to send cash. Which is what many scammers actually asked for.

The picture below is of a woman holding a box with \$10,000 in cash. The scammers turned her computer camera on and asked her to show them the package to prove she was really going to send it to them. In this case, Jim was able to contact FedEx, which intercepted the package and stopped delivery.

But for every successful intervention, there were many more times when we were too late. “I can't tell you how many times I have infiltrated a scammer's computer and looked at his previous transactions, and it will say things like, ‘Confirmation of wire transfer,’ “ Jim told me. “You just know those people have been scammed, and there is nothing you can do about it. That is the worst feeling.”

I get it. I witnessed crimes with Jim that couldn't be undone; I can't overstate how frustrating it was, or how angry I became.

Here are some cases I observed with Jim. I'd urge to you read on, as

knowing the details is the best protection from becoming a victim. It might spark a little rage in you, too.

One important note: Don't try to do what Jim does! Hacking undetected into criminal computers takes advanced skills, gear and cunning; it is also illegal and very dangerous.

Scenario #1 - Phony computer bugs and an offer to fix

David, a 63-year-old disabled veteran from Utah, was surfing the web one night when his screen filled with a scary pop-up sent by Sarjun, a scammer working solo out of Dehradun, a city about 150 miles northwest of New Delhi. David, alarmed, called the number on the pop-up to find out what was going on.

Sarjun claimed to be a certified computer technician and instructed David how to open up the event log on his computer. As we watched, Jim explained that the event log is a diagnostic tool that professionals use to track computer activity. An event log often includes many ominous-looking red and yellow warning messages. To a coder, they mostly indicate normal functions and trivial glitches. But since most of us don't know that, the log can create a real sense of fear.

"Can you see all of these bugs that have gotten into your computer?"

Sarjun asks David — 1,327 of them, he explains. "They are responsible for compromising your computer security. You can see here — error, warning, error —and these bugs — they are not harmful for your computer only. They are harmful for your other devices also, like your cellphone, your iPad, that you have at your location."

Sarjun then showed David two other diagnostic screens that all computers use, misrepresenting the information to ramp up the fear. For example, Sarjun twisted one innocuous piece of data to say that 19 individuals were currently connected to David's computer.

"Wow. I don't know what they are after, but I don't keep numbers in my phone like banking or any of that stuff. But my wife might," David tells Sarjun.

At this point, Sarjun senses he can go in for the kill. He tells David it will cost \$300 to fix the problem, and David gladly complies to avoid any more problems. Sarjun uses the exact same scare tactics with every victim, and they have been very effective. Jim found a spreadsheet on Sarjun's computer that showed he had scammed close to 1,000 victims and taken in more than \$250,000 in the first six months of 2020 alone. Pretty good dough for a solo scammer sitting on a couch in India.

The average age of Sarjun's victims? Sixty-eight years old. To help fight back, Jim sent a warning to every victim on Sarjun's client list for whom he had an email address — about 850 of them. It described what he had seen and suggested they contact their bank to report the transaction as a fraud.

Several people wrote back, thanking him for the warning. Jim also has reported Sarjun and his operation to the Indian authorities. It took a while, but the Dehradun police recently asked Jim to help them “to do something about Sarjun.”

Of course, not everyone fell for Sarjun's scam. Jim played me a recording he made of another scam baiter interacting with Sarjun. At some point, the scam baiter confronted him: “You are a scammer, aren't you?” the man asked Sarjun angrily.

Sarjun replied, “Yes, I am and I am proud of it. Don't ever call this number again.”

Scenario #2 - Computer scammer remotes into woman's account

"Hello, this is Kathy Jackson. I am calling you from the Microsoft Refund Department. Please do not hang up. You paid for your computer technical support a few months ago, and we are calling to refund your \$400 as the company has been ordered to close down. Please call us on our toll-free number, 855-789-0307. Repeating again: 855-789-0307. Thank you."

Jim and I watched live as a woman named Betty, 78, called the phone number after getting such a call. The man on the phone told her she was eligible for the \$400 refund, but he would have to remote-access into her computer to confirm it. He started by walking her through the steps for how to give him access using — you guessed it — TeamViewer.

After gaining access to her computer, the scammer told Betty that to get her refund, she needed to log in to her bank account so he could deposit the money directly. What she didn't realize was that the scammer could see everything she was doing. And so could we. We watched as she entered her bank account username and password. Within seconds, we could see the scammer himself logging in to her bank account.

"What he will do next is look at how much the victim has in her savings account," Jim told me, having observed many of these transactions. “You see there—she has \$180,035.74 in savings. The scammer will love that.”

Once he saw her sizable stash, the scammer pushed the “Blank Guest Monitor” button on the software to blacken Betty's screen so she couldn't see what he would do next: transfer \$40,000 from her savings account into her checking account. The scammer then went into the HTML code on her

computer (which determines what Betty would see on her screen) and changed the savings balance back to \$180,035.74. He did this so when she looked, it would appear that nothing had been transferred but that her checking account had gone from \$4,657 to \$44,657.

Why do this? To set up the story he was about to feed her: that he had made a horrid mistake and transferred \$40,000 of his firm's money into her account instead of \$400.

If Betty had known to refresh her screen, or log out and log back in, she would have been able to see that the scammer had simply transferred her own money from one account to another. Absent those actions, the story seemed believable. So it wasn't hard for the bad guy to convince her that she needed to send the difference between \$40,000 and \$400 — \$39,600 — to a bank in China to pay him back or else he will lose his job.

Because we were literally inside the scammer's computer, we could see him logging in to his Bank of China Hong Kong branch account to get the right account numbers to give the victim.

As he continues on with Betty, he tells her she would need to physically go to her bank and wire the money (that way, it would be untraceable). She should not, under any circumstances, mention what she is doing to anyone. Jim says scammers typically will

coach the victim on what to tell the bank: "Say you are sending money to a sick relative."

It seemed pretty obvious to both Jim and me that unless someone intervened, Betty would comply with this request. While I listened, Jim called her bank to warn someone that Betty might be coming in soon to transfer funds and that it was a scam. Then Jim tried calling Betty, pretending to be a representative from her bank (any other explanation would have been too hard to explain), but she hung up on him—a good sign because it meant she was growing suspicious.

A few days later, I called Betty, a longtime AARP member, to make sure she never sent the funds. She confirmed that she had been contacted about a software refund, but told me that she figured out it was a fraud and never sent them any money.

"Don't worry, honey, I'm fine. But thanks for checking on me," she said.

Two countries team up to take down fraudsters

Impostor scams like these — in which a crook fakes the identity of some kind of authority to coerce money out of you — were the number one form of consumer fraud in 2020, the Federal Trade Commission reports. And it's not just Jim's observation that victims often are older. Consumers over 60 were about five times more likely to report losing money to a tech-support

scam in 2020 than those ages 20 to 59, the FTC says.

In response, law enforcement agencies have invested heavily to take down tech-support scammers, resulting in more than 900 arrests in the U.S. in the past three years. Industry giants like Microsoft have also ramped up the fight by more widely sharing information they see about these types of abuses. After all, their brand reputation is at stake.

Just in October, the Central Bureau of Investigation (India's equivalent to the FBI) and the U.S. Justice Department brought charges against a group of tech-support scammers who allegedly defrauded thousands of seniors for almost a decade. Jim had penetrated these operations years earlier and sent details of them to the CBI. He even confronted one of the main defendants, Michael Brian Cotter, online; Cotter denied any wrongdoing, saying Jim's evidence was just the result of a couple of rogue employees and was not what his company was all about.

The Justice Department and the India law enforcement agency disagreed; Cotter, a California resident, and numerous others have been indicted in the United States.

Did Jim's tip play a role? It's impossible to know. I spoke with a senior manager at the FTC and a former state assistant attorney general about how law enforcement thinks

about people like Jim. They both said that even if what vigilantes like Jim do is illegal, law enforcement will turn a blind eye as long as they don't "cross the line" and use the information they gather for nefarious purposes. One person likened them to industry whistleblowers who report wrongdoing that in some cases leads to indictments — and, in some cases, cash payments to the whistleblower.

Jim doesn't expect reward money anytime soon. "I know that law enforcement probably wouldn't approve of what I do," he told me. "But almost every time I pass on information" — Jim notes he's done so at least 100 times — "they tell me they are grateful and say, 'Keep doing what you are doing.'"

Perhaps that's because the onslaught of tech-support fraud shows no sign of letting up. Robocall technology has made it shockingly cheap and easy for fraudsters to call millions of homes, thereby increasing their chances of reeling in unsuspecting victims. Likewise, the global pandemic has caused us to spend more time online, exposing us to dubious websites where malicious pop-ups are more common. And high youth unemployment in developing countries, combined with easy access to technology, has swelled the number of individuals willing to engage in fraud for a living.

You're probably wondering: Do law enforcement agencies sneak into scammers' computers and observe crimes as Jim does? The answer is: only under the narrowest of circumstances. Electronic wiretapping rules are extensive and highly restrictive. One U.S. official told me, "It's a big deal" to get a judge to sign off on electronic surveillance that would allow the government to do what Jim is doing; prosecutors would need overwhelming documentation ahead of time that a crime is occurring before a judge would grant such approval.

But Jim doesn't work for the U.S. or any other government, which means there is no one to stop him as he continues his solitary quest to search and call out the bad guys.

What's the ultimate solution to this growing fraud menace? Realistically, it will require a mix of tough law enforcement, tighter regulations and increased education to warn consumers of these evil practices.

Still, it's comforting to know there are people like Jim Browning, fighting the battle on his own, simply out of compassion and because he happens to be pretty brilliant at technology. What does his fraud-fighting future look like? He tells me he's not quite sure. On the one hand, he isn't ready to quit his day job to fight fraud full time. On the

other hand, he has been amazed at how many people have shown interest in his work. And he still enjoys discovering new ways to disrupt criminals.

I asked him how much of his efforts are still about satisfying an engineer's curiosity. He admits that his motivation has evolved to be more of a personal cause, albeit one he feels overwhelmed by at times. For example, he told me he receives some 300 emails a week from fraud victims who want his help.

"I don't know if they think I am some kind of a savior or miracle worker," he told me. "I can't even begin to answer all these people." Still, he persists in tracking as many tech-support bad guys as he can and rescuing as many victims as time permits.

Jim's work reminds me of the story of the boy who was on a beach one bright and sunny day, when he came upon countless starfish washed up onshore and dying in the heat. He began to throw them back into the ocean one by one when a man came up to him.

"What are you doing, son?" the man asks.

"I'm throwing the starfish back into the water so they can live."

"But there are thousands of them. You can't possibly make a difference."

The boy reaches down, grabs another one and heaves it into the surf.

"I made a difference for that one."

WEDNESDAY BOOK CLUB SETS MAY AND JUNE PROGRAMS; WILL ANNOUNCE BOOK CHOICES FOR 2021-2022

By Susan Barnes, Chair

On May 12, the Wednesday Book Club will consider Pachinko by Min Jin Lee. Denise Vandiver will be leading our discussion. At that meeting the books selected for the 2021-22 OLLI year will be announced. Members were given the opportunity to nominate up to five books, and all were sent ballots to select their ten favorites from a choice of about 25.

Looking ahead to June, our final book for the year is Drive Your Plow Over the Bones of the Dead by Olga Tokarczuk. Translated from Polish and finalist for the 2019 Man Booker International Prize, it is a deeply satisfying thriller cum fairy tale. Drive Your Plow Over the Bones of the Dead is a provocative exploration of the murky borderland between sanity and madness, justice and tradition, and autonomy and fate. In a remote Polish

village, Janina devotes the dark winter days to studying astrology, translating the poetry of William Blake, and taking care of the summer homes of wealthy Warsaw residents. Her reputation as a crank and a recluse is amplified by her not-so-secret preference for the company of animals over humans. Then a neighbor, Big Foot, turns up dead. Soon other bodies are discovered, in increasingly strange circumstances. As suspicions mount, Janina inserts herself into the investigation, certain that she knows whodunit. But others pay her no mind. Charlotte Kelly will be our discussion leader on June 9.

Those interested in attending the Wednesday Book Club in May and June are reminded to register online for the club in order to receive a Zoom invitation.

OLLI WALKING CLUB SETS SUMMER SEMESTER PROGRAM

For the summer semester the club will be walking together on the many fabulous trails Tallahassee has to offer again.

For those who are new, we have two groups of walkers. The **gentle walkers** meet Tuesday, Thursday and

Friday mornings at 9:00 and walk for about 1 hour at a leisurely pace. They walk on mostly paved or hard pack surfaces. The **intermediate walkers** meet Monday, Wednesday and Friday at 8:30 (8:00 when it starts getting hot) and walk for 1-1 ½ hours for a distance of 3-4 miles. They walk on more

wooded trails which may have roots, grass or gravel but are usually shady. We also have a few “**crazy ladies**” that meet at 7:00 on Tuesday and Thursday mornings and walk at Cascades Park or in one of their neighborhoods for one

hour. Come and join us. We are a friendly bunch and we attempt to solve all the world’s problems with our lively banter.

For more information contact Debbie Justice at DrDJO@yahoo.com

EIGHT HEARTY SENIORS HELP KEEP TALLAHASSEE CLEAN



Eight hearty seniors, all of whom just happen to be OLLI members, spent a morning in April cleaning up an area along 6th Avenue. These eight (Sue Wattenberg, Meta Calder, Debbie Oberschlake, Susan Conlon, Kathleen

Parrish, Harriet Waas, and John and Linda Kilgore) were not dissuaded by bad weather or a lingering pandemic. They found the time to take to the streets and help keep Tallahassee clean. “By the end of the hour, we were

each ready to dispose of the trash and get on with our day. Sue graciously took care of the bags of items that needed to be recycled. The pandemic has presented obstacles, but I think the eight of us covered our territory and conquered 6th Avenue,” said Linda Kilgore. “This is an

example of what OLLI members do on their own time to help serve their community and improve the quality of life for the neighborhood residents. Notice that they wore masks where necessary, and practiced social distancing,” OLLI Executive Director Debra Herman said.

FROM THE WRITERS' CLUB

MISSING 1964

By Diane Haggerty

Bent Horn Ranch, Old Calabasas, California

It was hot and bright that day, the sun burned white in the cloudless sky. The tall grasses shimmered golden in the meadow and the sound of the cicadas buzzed lazily in the still air. I was watching my little girl play outside with her dolly as I waited for the gravity-fed water line to slowly fill the kitchen sink from the tank on the hill.

My skin was still sticky with sweat from the horseback ride to the little country store in Old Calabasas. It was a last vestige of the Old West, complete with hitching posts, wooden sidewalks, and an historic stage coach stop.

It was embarrassing, I remembered, counting out the coins to pay for the oatmeal. I had carefully dismounted from my gentle horse, careful not to jar my sleeping baby on my back. I made a game of lifting Tracey, my three-year old, from the front of the saddle. Her

wild curls bounced as she jumped, laughing, the last distance into my arms.

For her, the ride to the little country store was an adventure, not the necessity it had become. With my husband, Dan, at work in Hollywood using our only car, horseback was our only mode of transportation.

I had been raised driving my dad's convertible to high school, water-skiing from our boat for summer fun, and a nice home on the hill. I never thought I'd live poor. My husband, Dan, was a dreamer, an adventurer, a charmer, a talented craftsman, and a great story teller.

Dan was the guy who could walk into a room and the atmosphere suddenly came to life and when he exited it, it was like the sun had gone behind a cloud. He made people feel good and

made new friends quickly. He could make fun out of anything and I always felt on the verge of some next adventure with him. We may have been living poor, but we had fun. He would tell me, as he hugged me, “Don’t worry, darlin’, I’ll make it up to you – this is only temporary. We’re not poor, we’re broke”. I smiled to myself as I remembered his words, and, shaking my head softly, turned off the faucet. Silence.

I looked out the window for Tracey. She had been playing with her dolly and the dogs. Her doll carriage was on its side. Tracey and the dogs were out of eyesight. She knew the rule that she must always be able to see the house and hear me call. I ran outside and called and called for her, listening for her reply. Nothing. I called and whistled for the dogs – they didn’t come. Our ranch was ten acres bordering on the 20,000 acres of undeveloped Santa Monica mountains. We had seen mountain lion tracks near our property the week before. They are territorial. Summer was rattlesnake time.

I shouted for Tracey and looked wildly around. The hot sun was getting lower in the western sky brushing the hills purple, but I was cold with fear.

I checked on baby Tammey who was still sleeping, torn about leaving her safe in her crib or carrying a crying baby as I ran to look for Tracey. I left her sleeping and fearfully started

trotting down Sunflower Lane (our dirt road that led down to Ventura Highway) but there was no sign of her.

I ran the other direction past the house and found her bare footprints and the dogs’ prints in the soft, warm dirt. I followed them until I came to the rise overlooking the canyon and there on a berm sat Tracey talking earnestly to a red fox who sat still with his head cocked, listening it seemed, as my little girl charmed this wild creature. The dogs sat in a row behind her not moving. She had her arm around her favorite dog, Lady, the Sheltie. The whole scene seemed enchanted. I was open-mouthed and could hardly believe what I was seeing.

Carefully and softly, I called to Tracey and broke the spell. She turned her head, saw me, and gleefully said, “See Foxy, mommy? He’s my new friend”. Foxy took that moment to make his quick escape as he disappeared over the ridge, his bushy tail like a punctuation mark silhouetted against the sky.

I began to shake all over and ran to her, hugging her close, crying, laughing, and scolding - - the dogs barking madly, running in circles around us as I carried her warm squirming body tightly against mine, back to home and safety.

A few weeks later, I was taking our only car to the Saturday morning

Farmers Market, and had just turned out of our lane onto the highway when I saw a graceful antlered deer bounding on the graded portion above the highway, closely followed by a full-grown mountain lion giving chase, its powerful body stretched out beautiful and wild, followed by a German Shepherd dog chasing the mountain lion. I watched until they

were out of sight hardly believing my good luck to witness such an amazing thing. I've never seen anything like that again. Yes, we were living in the wild yet so close to civilization. Ten years later, Dan made good on his promise and we had gone from a small ranch barely scraping by with a horse for transportation to living on Malibu Beach, driving a Mercedes – what an amazing adventure life is!

MONDAY BOOK CLUB SETS MAY AND JUNE PROGRAMS; WILL ANNOUNCE NEXT YEAR'S PROGRAMS IN MAY

The OLLI Monday Book Club will continue to use Zoom and look forward to a good attendance on Monday, May 10, when we will be discussing **Olive, Again** by Elizabeth Strout.

On June 14 we will discuss **Euphoria** by Lily King. We are in the process of selecting our books for next school year, and hope to have that list complete and ready to announce at the May 10 meeting. Our only requirement for membership is

that you are a dues-paying member of OLLI. You are covered if you chose the yearly membership last fall. The OLLI Monday Book Club meets on the second Monday of both May and June.

We do take a break for July and August; we will be back in September. Email Ramona Bowman, rbowman0721@gmail.com, with questions and/or your information IF you are just now joining our club.

SPECIAL TO THE TIMES

8 WAYS TO MAKE A HEALTHY HABIT STICK

BY STEPFANIE ROMINE MYFITNESSPAL 2019

Starting new habits is hard. Some changes take longer to become second nature than others; there is no magic number. The key to making a long-term change is sticking with it and making it a habit as soon as possible to avoid expending willpower.

Here are eight ways to establish long-term healthy eating habits — especially after a relapse.

MAKE IT EFFORTLESS

An estimated 47% of our behavior repeats daily, with minimal thought needed. Find a way to quickly connect your new behavior to an existing habit, and it won't use up as much of your willpower. For example, add a handful of spinach to the omelet you make every morning.

BE REALISTIC

When setting goals, start out “smart,” by making specific, measurable, achievable, realistic and time-bound plans. In our eagerness to

reach the finish line, we often aim too high, which sets us up to fail. If you never cook dinner, start by committing to cooking one or two meals a week at home.

START WITH LESS

You wouldn't run a marathon if you've never run a mile, so apply that same logic to your eating habits. Smaller goals are easier to implement, allowing room to grow. Choose roasted broccoli over fries. Eat protein at every meal. Drink water not soda. Small changes add up and bolster your self-confidence and motivation.

REMOVE THE OBSTACLE

If you know something is likely to derail your habits, avoid it or change it. Walk home another way instead of passing the bakery, suit up in workout clothes before you leave work so you're not tempted to go immediately home or invite a friend to yoga instead of out for drinks.

STACK THE DECK IN YOUR FAVOR

Once you've removed the obstacles, set yourself up to succeed. Throw out all junk food. Keep healthy takeout menus on hand. Sign up for a healthy meal-delivery service. Do whatever you can to make it easier to reach your goal.

"A STUMBLE MAY PREVENT A FALL"

Author Gretchen Rubin cites this as one of the five traps that can destroy your good habits. That is, if you have one hard day or a couple of slip-ups, you haven't undone all your hard work — unless you let it. Sometimes a "mistake" can work in your favor, reminding you how committed you are to changing or, for example, how awful you feel after eating that extra piece of cake. This is the difference between a diet mindset, which works *against* our self-control, and a sustainable habit, which reinforces and builds it.

TREAT YOURSELF

Healthy eaters know that while you shouldn't use food as a reward, you also need to live a little. Food is fuel, but it is often the central part of any celebration. Learn to embrace a philosophy of moderation by letting go of the good food/bad food mentality, which can help you shift from a punitive diet mentality to a true appreciation for healthier eating habits.

TAKE A BREAK

In her book "Better Than Before," Rubin says restarting is harder than starting. When life gets crazy — and it will — pause your habits instead of quitting them. Take a step back (one home-cooked dinner, not two) or stay where you are until life settles down. If you get off-track, pause rather than stop. Reframing the habit this way can help you pick up where you left off.

WAYS TO ALLEVIATE SENIOR LONELINESS AND DEPRESSION

From NurseNextDoor2020

As humans, we strive to live healthily and pursue success and happiness. There needs to be a balance between

physical and mental well-being. When you think about senior wellness, it's usually associated with physical health

or dementia-prevention, but we often forget that seniors also might struggle with loneliness and depression.

Mental Health America lists some startling facts about seniors and depression in the United States:

- 1 out of 17 Americans aged 65+ suffer from some form of depression
- Seniors aged 65+ account for 20% of all suicide deaths in the United States
- Approximately 68% of Americans aged 65 and over know little or nothing about depression

As we age, sometimes changes occur that might cause us to experience stress and sadness. The transition from work to retirement, the death of a loved one, or the diagnosis of an illness, can all make us feel uneasy, anxious, unhappy and contribute to depression over time. According to Healthline.com, some symptoms of depression are:

- loss of interest in normal activities
- feeling sad, unhappy, or empty
- changes in appetite
- feeling worthless or guilty
- anxiety or restlessness
- difficulty sleeping, insomnia, or sleeping too much
- irrational reactions or angry outbursts
- difficulty concentrating or making decisions
- thoughts of suicide or death
- unexplained pain

Depression in elderly is harder to identify because they sometimes have different symptoms compared to a younger demographic. Some seniors might have less obvious symptoms than sadness, thus are less willing to vocalize their feelings and doctors might not be able to recognize that they might have depression.

Common depression symptoms in older people are more likely to be:

- Constantly feeling tired
- Having trouble sleeping eg) insomnia
- Grumpiness or easily irritable

Loneliness is also a huge reason depression is common amongst seniors. Social contact decreases as people age, often due to lack of mobility, retirement and other reasons leading to higher rates of senior social isolation. Studies also show that loneliness is a huge risk factor for depression, heightening the sense of unhappiness and worthlessness. Therefore, it is important to look out for these symptoms and alleviate them ahead of time for yourself or your loved one.

Nurse Next Door has curated a list of tools and activities that can help alleviate loneliness and depression in seniors and promote senior wellness!

1. Having Hobbies & Learning Something New

Whether it's continuing a hobby or starting a brand new one, it's good to have something to keep you

enthusiastic and looking forward to on a daily basis.

Crochet knitting It's simple but rewarding when you knit a masterpiece to gift to friends and family. You can knit at home by yourself when watching TV, but it's also a great social activity! Invite friends over, have some tea and chat as you knit!

Tai Chi Did you know that this martial art was named the perfect exercise for seniors by The Telegraph? This Chinese martial art is supposed to combine increased muscular power and improve heart function, making it a gentle exercise for seniors to maintain good health.

Dancing Attending a senior-oriented dance session weekly can have a positive impact on senior wellness. Weekly classes can become a routine and habits can provide a sense of comfort. Dancing is also a social activity, so picking out a senior-oriented class can help with increasing muscle movement and mobility.

Choirs They are all the rage right now. There are lots of community choirs that are looking for people to join. If you love singing, it's a great way to learn how to sing with a group—different vocal ranges like sopranos and tenors all coming together in harmony. Singing has positive psychological effects, it encourages

the release of endorphins which are the 'happy' chemicals in your brain!

2.Technology, Accessories & Other Resources We have curated a few stand-out technology accessories that can bring benefits to senior wellness.

Home Assistant Digital home assistant devices like Google Home or Amazon Echo can help with making daily routines simpler with voice activated technology. You can ask the device what the weather is today, to play you your favorite song etc. Read more on "Why a Google Home device is Perfect for Seniors".

Weighted Blankets Symptoms associated with depression may include insomnia and anxiety. Weighted blankets are typically 5-10% of a person's body weight and the sensation of it is having it press down against you into the bed, which has a calming effect. It feels like a hug or a cuddle, which makes your brain physically produce serotonin, which promotes a better mood and a sense of calm. According to Healthline.com, 'The blankets also simulate deep pressure touch (DPT), a type of therapy that uses firm, hands-on pressure to reduce chronic stress and high levels of anxiety'. Weighted blankets have been used for autistic children who experience sensory overload. Studies show weighted blankets reduce anxiety in children and adults. They can help people who

suffer from anxiety, insomnia, PTSD, depression etc, achieve a more relaxed and deep sleep.

Weighted blankets aren't suitable for everyone, however. A senior should consult their doctor prior to purchasing one. Those with 'chronic health conditions, circulation or respiration issues, temperature regulation problems or those who are recovering from surgery are not advised to use a weighted blanket either'. (DailyCaring.com)

Light Therapy Seasonal Affective Disorder (SAD) is a type of depression that occurs in the fall and winter. It makes people feel tired, less motivated, sad, and sleep more than usual. Light therapy is delivered through a box or lamp that emits 10,000 lux (a measure of light intensity) that mimics natural daylight. Huffington Post states that people who struggle with SAD have been found to have 5% higher levels of a transporter protein that moves serotonin back into the presynaptic neuron which leads to depression. Serotonin is a happiness hormone that embraces your brain you feel successful or important. Those who suffer from loneliness and depression have very low levels of serotonin. Having coffee out in the sun for 20 minutes allows our skin to absorb UV rays that promote Vitamin D and serotonin. However, aging seniors might have mobility limitations that

lead to an insufficient amount of exposure in the sun.

Gratitude Practice Apps or Meditation There are many apps on phones and tablets that serve as a gratitude journal (Gratitude). Journaling and meditating at the start or end of a day allows us to be mindful and grateful of our life. We can think about the people and things we value and how much we can appreciate life. It helps boost serotonin when you're feeling distressed. Reminiscing and reflecting upon our past achievements and victories can give us a serotonin boost, which is a happy chemical in our brain! (HuffingtonPost)

The Institute on Aging (IOA) offers the Friendship Line, a 24/7, toll-free crisis phone line for people aged 60 years and above. The non-profit organization's main mission is to help seniors live with dignity and independence, with a focus on senior wellness. 'The IOA Friendship Line is the only program nationwide in the US that reaches out to lonely, depressed, isolated, frail and/or suicidal older adults. Their trained volunteers specialize in offering a caring ear and having a friendly conversation with depressed older adults.' (Kerri Pollock)

3. Adopting a pet Owning a pet promotes unconditional love and companionship, giving seniors a sense

of purpose! It also encourages a more active lifestyle and increased social interaction. Nurse Next Door collaborated with Pets For the Elderly and created this video, listing 10 benefits for seniors owning a pet:

4. Family and Friend Support HelpGuide lists some other tips for helping a depressed loved one:

Be aware of ego interference: They might be too proud or ashamed to admit or ask for help, afraid of becoming a burden to their family.

Prepare healthy meals: Nutritious, balanced meals.

Make time for social activities: It's important to remain social. Your caregiver can accompany you to the local senior or community center, schedule visits from your family and friends etc. HelpGuide adds that "depressed people often feel better when they're around others", so if your plans to hang out are refused, be gently insistent.

Encourage treatment for depression: Seek professional help such as different therapies or medications and be sure your loved

one is keeping up with their treatment plan. If the depression is chronic and severe, it's definitely advised to see a psychiatrist or therapist, counselling alongside prescribed medication might be the most effective way to help with the chemical imbalance in your brain causing the depression.

Follow medication instructions: Be sure to have reminders for medication with the correct dosage and schedule.

Look out for suicide warning signs: If you suspect that your loved one might be suicidal, please seek professional help immediately.

Offer emotional support: Be a patient and compassionate listener and let them know that they are not alone.

We understand that taking care of an aging family member can be incredibly rewarding but it can be emotionally draining and exhausting as well. Looking into hiring an in-home caregiver can allow your loved one to still live in the comfort of their own home with some extra help. The Family Caregiver Alliance had a report finding that showed 40-70% of family caregivers show symptoms of depression.

10 EFFECTIVE WAYS TO COMPLAIN ABOUT A COMPANY ONLINE

From Salesforce 2020

Why does it sometimes seem like prices keep going up and the level of customer service keeps going down? In this economy, we want to make sure that every dime we spend is warranted. Everywhere you go, the prices are higher, and it seems you are getting less for your money. Or maybe you're okay spending the money for an item, but when you get it home the quality is bad or the item arrives broken. Can you do anything about this trend? Yes, you can.

Check out 10 effective ways and online destinations to file complaints that a company will pay attention to.

1. Go to the company website.

The first thing you should do is go to the company website and contact customer service with an explanation of what happened. Don't go in expecting a lot, but if you received rude service, they will probably apologize and offer you some sort of discount to entice you back. If there is no customer service, write to the manager or CEO. Direct your complaint to whoever is listed on the site, and let them know specifically what happened, when it happened, and where it happened. Many times problems can be resolved without a lot of fuss.

2. Contact the Better Business Bureau. Write to your Better Business Bureau. This used to mean taking out pen and paper and snail mailing a letter to

them, but not anymore. You can go online to this site and fill out a complaint about a company. The nature of the complaint will determine where you go from there.

3. Contact the Federal Trade Commission (FTC).

The Federal Trade Commission will investigate a company if it knows about wrongdoing. In order for it to know, people need to file complaints. These complaints often display a pattern of wrongdoing that the FTC will then investigate, which will be beneficial for you and anyone else who has been scammed by a company. Go to this website, and there's a button you can click on and fill out your complaint. It's as easy as that. You don't have to provide a lot of personal information, but if you don't, that may limit the amount of investigating the FTC can do.

4. Check out the Ripoff Report.

Not only is this a good site to post your complaint on; it's a good site to check out before you go and spend money at businesses. Problems that people have had are listed here. This site prides itself on the fact that it will not remove complaining posts from the site even if threatened. While that might not be good if someone chooses to complain about a competitor and the complaint is full of false information, it is good in light of deep-pocket companies that think they can buy and bully people into doing what they want.

5. Email spam@uce.gov.

This is the email address to use to file your complaint with the U.S. Federal Trade Commission Consumer Fraud department. This is the place to send complaints about spam and frauds on the internet.

6. Try Yelp.

This powerhouse site lets customers rate local businesses of all kinds. If a business is not delivering on its promises, you can write a review on Yelp. Many businesses work hard to protect their online reputation, and public forums like Yelp are a great way to offer your experiences, good or bad.

7. Post on Planet Feedback.

Similar to Ripoff Report, this is a site where you can post a complaint and other people can weigh in on what you are complaining about. Sometimes they will agree with you, but often they don't and try to point out another point of view.

8. Google your attorney general.

If you google your state, you will be able to find an email address for your attorney general. Once you have an email address, sit down and write a concise letter that includes the details of what happened. If the attorney general gets several letters on the same subject, they are more likely to launch an investigation.

9. Post on Pissed Consumer.

If you don't get satisfaction from one

of these sites, try another one. Here is yet another site (Pissed Consumer) where you can post a complaint. There's no telling which one of these sites someone will read, so if you are trying to warn people about a rip-off you may want to post your experience on multiple sites.

10. Visit Resolver.

This site is different from others in that you don't just vent herein order to get something off your chest or to warn others away from a business. If you want a resolution to your situation, try this site because you complain through this site, and it makes sure that your complaint gets to where it needs to go. Seventy-six percent of the people who complain through this site get a response. Of those who got a response, 86% were happy or satisfied with the end results. It's definitely worth a try. While some of us enjoy going toe-to-toe with people at a store, I understand that others don't like conflict. But these individuals also don't want to be a victim and want to prevent the same thing from happening to other people.

That said, we highly recommend that you cool off before posting your complaints. This way you can speak to the facts. One way of ensuring you're not just reacting emotionally is to wait a day or two before posting a review, so that you're working with a clear mind unmuddled by emotion. It's only fair.

CAR WARRANTY SCAM ROBOCALLS: CONSUMERS' NUMBER ONE COMPLAINT, AND HOW TO STOP THEM

From USA Today 2021

The other day I called a friend. After a few rings, her old school answering machine answered. “Hello,” I said. “I’m calling today with important news about your car’s extended warranty.”

She picked up immediately and yelled, “Stop calling me!” I had a good laugh, and it’s no wonder that set her off. Auto warranty scam calls have to be the most irritating and intrusive in the history of telemarketing.

You don’t have to put up with robocalls. You might even be able to get compensated for receiving robocalls. Here are five proven methods to make robocalls stop for good; #3 covers how to report robocalls and get compensated.

While your car's warranty might have expired, these calls are deceptive and illegal. I have a few tips to help stop the flood.

How do they get away with car warranty scam calls?

This scam isn’t new, but it has reached

new heights. The Federal Communications Commission says auto warranty robocalls were the top call complaint filed by consumers in 2020, and the trend is continuing this year. You can bet these crooks are taking home a ton of money or they wouldn’t use this tactic.

While ignoring the National Do Not Call Registry, scammers are trying to sell you a \$3,000 or so car warranty. They lead you to believe that you’re extending your current warranty. This is deceptive and, yes, illegal.

To make things even more frustrating, you can’t simply block the calls. The system spoofs area codes and numbers so that you’re never called by the same number twice.

If you wait for the operator and ask to be taken off the call list, it’s bad news. You have just verified to the robocaller that you’re a real person. That means even more calls.

What if you take the bait and buy a plan? You probably won’t realize it was all a scam until weeks or months later when you have a problem with your car and realize the warranty doesn’t exist.

Security smarts: It's shockingly easy for a hacker to reroute your calls and texts.

What can you do?

Your best move when you realize it's a robocall is to hang up the phone immediately. There is one thing that you should never do: press any numbers on your phone during the call.

Many of these calls are automated and ask you to press a button to continue or opt out. Don't do it. Again, this confirms you have a working number, and you will receive even more calls. Here are a few more steps you can take:

- **Protect personal information:** Never hand over details like your Social Security number, credit card information, driver's license number, or bank account information.
- **Double-check:** If you believe you're talking to someone from the dealership you purchased your vehicle, hang up and call back using a number you verify on the company's website.
- **Don't press any buttons:** Pressing buttons during a robocall could lead to more. Just hang up the phone.
- **Screen incoming calls:** If you have caller ID and don't recognize an incoming call, don't answer. If it's important, they will leave a message

and you can investigate the number to ensure it's legit before calling them back. A quick Google search can tell you a lot.

- **Be careful with all numbers:** Be cautious even if a number appears authentic. Thieves are good at spoofing phone numbers to make it look like a company you can trust is calling.
- **File a complaint:** While it takes a few minutes, this can help officials track down scammers and end these dangerous calls. You can file a complaint with the FCC or with the Federal Trade Commission

Use your phone's built-in features

One quick step you can do now is silence unknown callers. Instead of seeing a robocall come through, it is silenced and sent to your voicemail. You'll see it in your recent calls list.

On iPhone:

- Go to **Settings > Phone**.
- Scroll down and select **Silence Unknown Callers**.

On Android:

- Go to **Settings**.
- Then, tap on **Block numbers**.
- Toggle the "Block unknown callers" button **on** to enable the feature.

THE SECRETS OF AGING WELL

Live Long and Prosper

From WebMD 2020

If fighting off Father Time by deflating your cholesterol count and stress levels is tucked somewhere in the back of your mind, maybe you should keep it there. With a longer, healthier life as a goal, perhaps you should be turning more of your attention to making friends, waging war on your waistline, and extinguishing your cigarettes for good.

That is some of the wisdom emerging from the Harvard Study of Adult Development, the longest, most comprehensive examination of aging ever conducted. Since the 1930s, researchers have studied more than 800 men and women, following them from adolescence into old age, and seeking clues to the behaviors that translate into happy and healthy longevity.

The results haven't always been what even the investigators themselves anticipated. "I had expected that the longevity of your parents, the quality of your childhood, and your cholesterol levels would be very influential," says psychiatrist George Vaillant, MD, director of the Harvard study and senior physician at Brigham and Women's Hospital in Boston. "So, I was very surprised that these particular variables weren't more important than they were."

Surprisingly, stressful events didn't predict future health, either. "Some people had a lot of stress, but aged very well," says Vaillant. "But how you deal with that stress does matter quite a bit."

In fact, rather than obsessing about your cholesterol, or even the genetic hand you were dealt, the Harvard study found that you'd be better off becoming preoccupied with the following factors that turned out to be most predictive of whether you'd move successfully through middle age and into your 80s:

- Avoiding cigarettes
- Good adjustment or coping skills ("making lemonade out of lemons")
- Keeping a healthy weight
- Exercising regularly
- Maintaining strong social relationships (including a stable marriage)
- Pursuing education

Woody Allen once observed that no one gets out of this world alive, but for as long as we're here, says Vaillant, we might as well stay as healthy and happy as possible. Vaillant, whose book *Aging Well* describes the decades-long Harvard study, says that it's "astonishing how many of the ingredients that predict longevity are within your control."

You've Gotta Have Friends

Aging successfully, according to Vaillant, is something like being tickled -- it's best achieved with another person. Whether your social connections are with a spouse, offspring, siblings, bridge partners, and/or fellow churchgoers, they're crucial to good health while growing older.

Richard Lucky, one of the so-called "happy-well" participants in the Harvard study, was always surrounded by people, whether it was having friends over for dinner or interacting with his children and grandchildren. In his 70s, he sailed with his wife from San Francisco to Bali, and he had begun writing a book about the Civil War. He told the Harvard researchers, "I am living in the present -- enjoying life and good health while it lasts."

Other studies have confirmed the health-promoting power of social connections. At the UCLA School of Medicine's geriatrics division, Teresa Seeman, PhD, evaluated adults in their 70s over a seven-year period. She found that those with satisfying social relationships remained more mentally alert over the course of the study, with less age-related mental decline than people who were more isolated.

No one is certain exactly how a social network may help you stay healthy, although some research has shown that

men and women who live alone tend to eat less well, which could jeopardize their physical and mental well-being. People with social connections also may have stronger disease-fighting immune systems.

"We're still struggling to understand it," says Vaillant. "People who use alcohol or are depressed are less likely to have social support, and thus personal relationships are an indicator that you're leading the rest of your life pretty well."

At RAND, a policy research "think tank" in Santa Monica, behavioral scientist Joan

Tucker, PhD, says that having people in your life can make you feel loved and cared for, which can enhance your mental well-being. At the same time, a spouse or close friend can also remind you to go for walks or take your medication, which can have benefits for your physical health as well. "Having someone prod you to get out and exercise might not make you feel loved in the short run - in fact, it may be quite irritating," says Tucker. "But it can be very effective in getting people to change their behaviors in positive ways."

Staying Mentally Active

Curiosity and creativity help transform older people into seemingly younger ones, says Vaillant, even if their joints ache and even once their days of

enjoying free access to the office copying machine are a distant memory. Individuals who are always learning something new about the world, maintaining a playful spirit, and finding younger friends as they lose older ones also are making the most of the aging process.

The course of your own aging, argues Vaillant, is not written in stone, or even in your ancestry. Yes, he says, there may

be genes that influence longevity, but because everyone has many good and many bad longevity genes, they tend to average out.

Even if your present lifestyle isn't what it should be, it's never too late to change. "It's a little like opening an IRA," says Vaillant. "The earlier you start one, the better, but no matter what your age, it's still worth doing." Everyone can make lifestyle changes that can move them in the direction of aging well.

7 ITEMS TO LEAVE AT HOME—NOT IN YOUR WALLET

Protecting your personal information helps stop identity theft, experts say

by Harriet Edleson, [AARP](#), 2019

In times when cybercriminals are mining for personal data of all types, losing your wallet or purse can make their job easier.

So, experts say, leave at home documents and information that could make you a target for identity theft or worse. "If you don't need it, don't keep it in your wallet," says Charity Lacey, vice president, communications for the Identity Theft Resource Center. Carrying unnecessary items, such as your Social Security card, "gives someone access to who you are," Lacey says, and among the biggest risks is identity theft. Whether your wallet or purse is lost or stolen, the

person who ends up with it "can create a whole identity around what is in it," she says.

The way to stop identity fraud, according to Javelin Strategy & Research, experts in digital financial analysis, is to prevent unauthorized access to and use of private data. Leave items such as passports or Medicare cards at home, locked in a file cabinet or safe. One single item lost or stolen doesn't necessarily lead to identity theft, but a combination of these items increases the risk.

1. Social Security Card

Avoid carrying your own, your child's or other dependent's card. "Don't carry

anyone's Social Security card,” Lacey says. Social Security numbers and other pieces of personal data can be used “to create a fraudulent persona,” she says, or for an “identity takeover” by a criminal who uses it to open new lines of credit or to put money into your Social Security account, aiming to later collect your retirement benefits. If you're carrying your child's Social Security card, new accounts can be opened with that number as well, or it could be used to create a “synthetic identity” using the child's Social Security number and personal data from others. If you suspect your Social Security number is being used, report it to the Social Security Administration Fraud Hotline, 800-269-0271.

2. Birth Certificate

It's a critical piece of personal data that can be used to obtain a replacement Social Security card, a passport, or a driver's license. In short, you don't want to lose it, misplace it or have it stolen. Once it gets into a thief's hands, there is little you can do, according to the Identity Theft Resource Center. In the U.S. state governments issue birth certificates, which include date and place of birth. They serve as proof of age, citizenship and identity, according to the American Bar Association.

3. Medicare and Health Insurance Cards

Criminals can use your cards to access your account numbers, and obtain medical care that will be charged to

your account or to send fake bills to your health insurer on your record.

"There's no need to bring your card to every appointment,” Lacey says, once your physicians and other medical practitioners have your Medicare or other insurance information. In an emergency, the hospital staff can confirm your coverage with the insurance company or the Medicare provider line.

4. Passports

It's best not to carry your passport with you, but to make a copy of it and leave it in a hotel safe while traveling.

A passport gives criminals access to your personal data, information that can be used to steal your identity. To report your passport lost or stolen as quickly as possible, contact the U.S. Department of State at 877-487-2778. Once it's reported by phone, the passport becomes immediately invalid, and cannot be used for travel.

If you lose your wallet, take these steps:

- Place a fraud alert on your credit reports. A fraud alert, which lasts for one year, can make it more difficult for thieves to open accounts in your name, according to the Federal Trade Commission.
 - You can ask one of the three nationwide credit bureaus to place a fraud alert, and it must tell the

other two credit bureaus to do so as well.

- Report suspected identity theft to IdentityTheft.gov or the FTC hotline at 877-438-4338.

5. Checkbook or Blank Checks

Stop carrying a blank check in your wallet or your checkbook in your purse. One blank check with your account number and bank routing number printed on it gives criminals access to every cent in that account. “The checkbook or blank check has the information to get (a thief) into the entirety of your account,” Lacey says.

Once you lose your wallet containing a check, you'll likely have to close the account and open a new one. Unless you're checking your balance on a regular basis, you may not even be aware that money has been taken out of your account.

6. Password Cheat Sheet

While this might seem innocent enough, it actually presents a major risk. It “might just be the worst thing to lose,” says Drew Paik, business development director for Authentic8, an internet software company focused on security in Mountain View, California. “Passwords can be used to access your accounts, which can result in immediate losses and long-term damage to your reputation and credit report.” For example, he says,

someone could log into your social media accounts and post as you, then tweet or post something that could make you look bad.

Some passwords may seem unimportant, he says, like the one for your Gmail account. That email and password can be used to reset passwords on other sites, including your bank accounts. If you're using the same password on multiple sites, it can give a criminal access to every site you have that uses that same password, including your Facebook account. Alternates are to use a password manager or a mnemonic — a pattern of letters, ideas or associations that helps you remember something — with a different code for each website. You'll have a unique password for each site.

7. Work Identification Badge An employee identification badge can include encoded information about an individual by using barcodes, magnetic stripes, radio-frequency identification (RFID) tags, and smart chips. Some companies use first name only to protect the employee. However, thieves use the badge to obtain more information from individuals, says cybersecurity expert John Sileo. Once they have information such as an employee identification number, they are able to obtain other data from that individual. Report a lost or stolen identification badge to your employer as soon as possible.

STUDY HELPS SOLVE MYSTERY OF HOW SLEEP PROTECTS AGAINST HEART DISEASE

From the NIH 2019

Researchers say they are closer to solving the mystery of how a good night's sleep protects against heart disease. In studies using mice, they discovered a previously unknown mechanism between the brain, bone marrow, and blood vessels that appears to protect against the development of atherosclerosis, or hardening of the arteries — but only when sleep is healthy and sound. The study, funded by the National Heart, Lung, and Blood Institute (NHLBI), part of the National Institutes of Health, will appear in the journal *Nature*. The discovery of this pathway underscores the importance of getting enough, quality sleep to maintain cardiovascular health and could provide new targets for fighting heart disease, the leading cause of death among women and men in the United States, the researchers said. "We've identified a mechanism by which a brain hormone controls production of inflammatory cells in the bone marrow in a way that helps protect the blood vessels from damage," explained Filip Swirski, Ph.D., the study's lead author who also is an associate professor at Harvard Medical School and Massachusetts General Hospital, Boston. "This anti-inflammatory mechanism is regulated by sleep, and

it breaks down when you frequently disrupt sleep or experience poor sleep quality. It's a small piece of to a larger puzzle."

Swirski noted that while other similar mechanisms may exist, the findings are nonetheless exciting. Recent research has linked sleep deficiency and certain sleep disorders, such as sleep apnea, to an increased risk of obesity, diabetes, cancer, as well as heart disease. But scientists have known little about the cellular and molecular underpinnings that could help explain the link between sleep and cardiovascular health.

Poor or insufficient sleep is a major public health problem affecting millions of people of all ages. Studies show that getting enough quality sleep at the right times is vital for health, but fewer than half of adults in the United States get the recommended seven to eight hours per day.

To learn more about the impact of this deficiency on cardiovascular disease, the researchers focused on a group of mice that were genetically engineered to develop atherosclerosis. They disrupted the sleep patterns of half the mice and allowed the other half to sleep normally.

Over time, the mice with disrupted sleep developed progressively larger arterial lesions compared to the other mice. Specifically, the sleep-disrupted mice developed arterial plaques, or fatty deposits, that were up to one-third larger than the mice with normal sleep patterns. The sleep-disrupted mice also produced twice the level of certain inflammatory cells in their circulatory system than the control mice — and also lower amounts of a hypocretin, a hormone made by the brain that is thought to play a key role in regulating sleep and wake states.

The researchers also showed that sleep-deficient, atherosclerotic mice that received hypocretin supplementation tended to produce fewer inflammatory cells and develop smaller atherosclerotic lesions when compared to mice that did not get the supplementation. These results, they said, demonstrate that hypocretin loss during disrupted sleep contributes to inflammation and atherosclerosis. But they cautioned that more studies are

needed, particularly in humans, to validate these findings and especially before experimenting with hypocretin therapeutically.

Still, health experts say, targeting the newly discovered biological mechanism — a so-called neuro-immune axis — could be a breakthrough that one day leads to new treatments for heart disease, sleep, and other disorders." This appears to be the most direct demonstration yet of the molecular connections linking blood and cardiovascular risk factors to sleep health," said Michael Twery, Ph.D., director of the National Center on Sleep Disorders Research at NHLBI. Circadian biology refers to the 24-hour internal body clock that governs the expression of many genes in most every tissue and the regulation of sleep and wake cycles. "Understanding the potential impact of poor sleep and circadian health on blood cell formation and vascular disease opens new avenues for developing improved treatments," Twery added.

SENIORS WITH A STRONG SENSE OF PURPOSE OFTEN LIVE STRONGER

Judith Graham, Kaiser Health News 2017

After making it through the maelstrom of middle age, many adults find

themselves approaching older age wondering “what will give purpose to

my life?” now that the kids have flown the nest and retirement is in the cards.

How they answer the question can have significant implications for their health.

Over the past two decades, dozens of studies have shown that seniors with a sense of purpose in life are less likely to develop Alzheimer’s disease, mild cognitive impairment, disabilities, heart attacks or strokes, and more likely to live longer than people without this kind of underlying motivation.

Now, a report in JAMA Psychiatry adds to this body of evidence by showing that older adults with a higher sense of purpose tend to retain strong hand grips and walking speeds — key indicators of how rapidly people are aging.

Why would a psychological construct (“I feel that I have goals and something to live for”) have this kind of impact? Seniors with a sense of purpose may be more physically active and take better care of their health, some research suggests. Also, they may be less susceptible to stress, which can fuel dangerous inflammation.

“Purposeful individuals tend to be less reactive to stressors and more engaged, generally, in their daily lives, which can promote cognitive and physical health,” said Patrick Hill, an assistant

professor of psychological and brain sciences at Washington University in St. Louis who wasn’t associated with the study.

But what is purpose, really? And how can it be cultivated?

Anne Newman, a 69-year-old who splits her time between Hartsdale, north of New York City, and Delray Beach, Fla., said she’s been asking herself this “on a minute-by-minute basis” since closing her psychotherapy practice late last year.

Building and maintaining a career became a primary driver in her life after Newman raised two daughters and went back to work at age 48. As a therapist, “I really loved helping people make changes in their lives that put them in a different, better position,” she said.

Things became difficult when Newman’s husband, Joseph, moved to Florida and she started commuting back and forth from New York. Over time, the travel took a toll, and Newman decided she didn’t want a long-distance marriage. So, she began winding down her practice and thinking about her next chapter.

Experts advise that people seeking a sense of purpose consider spending more time on activities they enjoy or using work skills in a new way. Newman loves drawing and photography. She has investigated

work and volunteer opportunities in Florida, but nothing has grabbed her just yet.

“Not knowing what’s going to take the place of work in my life — it feels horrible, like I’m floundering,” she admitted, in a phone interview.

Many people go through a period of trial and error after retirement and don’t find what they’re looking for right away, said Dr. Dilip Jeste, senior associate dean for healthy aging and senior care at the University of California-San Diego. “This doesn’t happen overnight.”

“People don’t like to talk about their discomfort because they think it’s unusual. And yet, everybody thinks about this existential question at this time of life: ‘What are we here for?’” he noted.

Newman’s focus has been on getting “involved in something other than personal satisfaction — something larger than myself.” But that may be overreaching.

“I think people can get a sense of purpose from very simple things: from taking care of a pet, working in the garden or being kind to a neighbor,” said Patricia Boyle, a leading researcher in this field and professor of behavioral sciences at the Rush Alzheimer’s Disease Center at Rush University Medical Center in Chicago.

“Even small goals can help motivate someone to keep going,” she continued. “Purpose can involve a larger goal, but it’s not a requirement.”

Older adults often discover a sense of purpose from taking care of grandchildren, volunteering, becoming involved in community service work or religion, she said. “A purpose in life can arise from learning a new thing, accomplishing a new goal, working together with other people or making new social connections when others are lost,” she said.

Tara Gruenewald’s research highlights how important it is for older adults to feel they play a valuable role in the life of others.

“I think what we often lose as we age into older adulthood is not a desire to contribute meaningfully to others but the opportunity to do so,” said Gruenewald, chair of the department of psychology at California’s Crean College of Health and Behavioral Sciences at Chapman University. Her research has found that people who perceive themselves as being useful had a stronger feeling of well-being and were less likely to become disabled and die than those who didn’t see themselves this way.

“In midlife, we contribute to others partly because it’s demanded of us in work and in our social relationships,” Gruenewald said. “As we grow older,

we have to seek out opportunities to contribute and give to others.”

Some researchers try to tease out distinctions between having a sense of purpose and finding meaning in life; others don’t. “Practically, I think there’s a lot of overlap,” Boyle said.

After Barry Dym, 75, retired a year ago from a long career as an organizational consultant and a marriage and family therapist, he said, “I didn’t ask myself did I have a larger purpose in life — I asked myself what gives meaning to my life.”

Answering that question wasn’t difficult; certain themes had defined choices he’d made throughout his life. “What gives meaning to me is helping people. Trying to have an impact. Working with people very closely and helping them become much better at

what they do,” Dym said in a phone conversation from his home in Lexington, Mass.

In retirement, he’s carrying that forward by mentoring several people with whom he has a professional and personal relationship, bringing together groups of people to talk about aging, and starting a blog. Recently, he said, he wrote about discovering that he feels freer now to “explore who I am, where I came from and what meaning things have to me than at any other point of my life.”

And therein lies a dilemma. “I feel of two minds about purpose in older age,” Dym said. “In some ways, I’d like to just shuck off that sense of having to do something to be a good person, and just relax. And in other ways, I feel deeply fulfilled by the things I do.”

IMPORTANCE OF TRAVEL FOR SENIORS

From Senior News 2020

Traveling is many peoples’ goal in life. Seeing the most astonishing and breathtaking places in the world is something that everyone should do in a lifetime. The truth is that the world we live in is extraordinary and it will never stop to amaze us.

Breathtaking views, mysterious islands, and exotic jungles can barely the surface of the real beauty this world has to show us. But there’s more than that to travel. Traveling isn’t only about amazing places you must see.

Traveling is a unique experience that will stay with you forever.

Traveling teaches one more than schools teach us and opens your mind like nothing else. As well, it shows you how different we can all be and how beautiful that is. Understanding other cultures and other ways to live this life is simply extraordinary and it can fill your heart as nothing else can.

The sad part is that only a few of us got to travel when our body is still young and fresh because we have to struggle to make a living for ourselves and traveling isn't exactly cheap, to be honest.

Therefore, many people only get to travel when they are at retirement, but hey – better late than never. In fact, traveling might have even more great or important benefits for seniors than it has for the rest of us.

You see, when we get older and older, staying happy, sane, and healthy becomes harder and harder. Therefore, traveling, with its benefits, can do wonders for elders' overall well-being.

It Boosts the Mood

Personally, I've never seen a person to not be excited to travel. Just the thought that you're going to see something new or to have a new experience in a place you're totally in love with has the power to instantly

boost your mood and fill you with enthusiasm and happiness.

When you're older, very, very few things can make you experience those feelings and one of those few things is traveling. Therefore, traveling should be a must for every elder person because it's crucial to have a great mood as a predominantly bad mood can affect your health.

Keeps the Mind Sharp

As most seniors are retired, it means that they don't really have to keep their mind preoccupied since they can just relax if that's what they wish for. But keeping your mind sharp at an old age is crucial for staying young as much as possible because we all know that the older we get the faster we forget things.

Traveling is the best medicine for keeping your mind sharp. Yes, reading books and gaining knowledge helps it too, but traveling takes it to another level. You see, when you travel your mind has to organize a whole trip, has to remember to put all you need for that trip in the suitcase and the schedule you created, and when you travel, you're usually facing new experiences and obstacles that will make your mind think outside the box to overcome them. And those are just a few good examples of how traveling keeps your mind sharp.

Makes the Life more Interesting

When your old life is no longer as interesting as it used to be – you're kids are old and have their own families and unless you're very close, there's not so much to do around the house and boredom can easily settle in your life which is highly not recommended by specialists from Essay Shark.

Therefore, you should find an activity to bring your life back to life and make it more interesting than ever. The best thing you can do is, of course, travel. There's no more interesting and thrilling than traveling.

Keeps the Body Healthy and the Mind Happy

The best way to keep yourself from getting older is by keeping your body active and healthy and your mind happy. But how you do that – of course, through traveling.

While effort isn't really recommended for elders, walking is the best solution to stay active and when you travel you know that you're going to walk a lot. The more active you are the healthier you stay. As well, there's no better way to keep your mind happy than through traveling. When you travel all the new amazing things you see and learn will instantly make you happy because you are so grateful for getting to experience all those things.

Rediscover the World

At a certain age, you can start thinking as you know it all, seen it all, and done it all. But the truth is far from that, according to an EssayShark review. We should never think like that because life is a journey in which we got to keep learning and gaining

knowledge in order to evolve and become a better version of ourselves and this process should never stop no matter if you're retired or not.

But sometimes we need something to push us away from our belief that we know it all because we're old and regain a new perspective about the world we live in and even rediscovering it.

Keeps the Mind Open

We all know that the older we get the more close-minded we seem to get, but that's not really ok for our mental health. Keeping your mind open can be the key to a happy retirement.

Of course, the best way to keep your mind open is by discovering new things and aspects of this wonderful world we live in and the only way to do it is by traveling the world.

Conclusion

Traveling is probably one of the most amazing experiences one can have in this life, and what other better things you can do with all that free time you have at retirement than travel, right?

As you can see, traveling can be a real cure for our mind and body, which is

very much needed considering that we're only getting older.

8 SURPRISING HEALTH BENEFITS OF LAUGHTER FOR SENIORS

From Elder Care Alliance 2021

Long before a baby utters its first word, they have their first laugh. Laughter is a universal language on its own that every age, country, and culture knows and appreciates. But

laughter doesn't just feel good in the moment; there are actually short and long-term health and spiritual benefits of laughter, too.

Let's celebrate some of the surprising health benefits of laughter for seniors.

Laughter Releases Endorphins.

Endorphins are chemicals that are released from the brain that quickly reduce stress and physical pain. Some people can trigger endorphins through exercise, yoga, or — you guessed it — laughter. Laughing instantly boosts endorphins and, therefore, lowers stress levels.

Laughter Reduces Blood Pressure.

One of the most dangerous side effects of too much stress is that it raises your blood pressure to dangerous levels. However, here's a positive domino effect: If laughing reduces stress, then

your lowered stress level also lowers your blood pressure.

Laughter Helps Fight Depression.

Depression is not a normal part of aging, but it can affect seniors as they transition into a different season of life.

But with the release of those endorphins, you can see a decrease in symptoms of depression. Additionally, laughter can help shift your focus from those things that are unpleasant and cause feelings of depression or stress.

Laughter Increases Blood Flow.

When you laugh, you improve the function of your blood vessels, which in turn increases your blood flow. Why is this good? Well, good blood flow can help protect you from a heart attack or other cardiovascular issues.

Laughter Promotes Fitness.

Laughter may not be cardio (however, certain movies make you laugh so much that it feels like it), but laughter still engages almost all of the body's

systems, including all muscles and nerves.

This engagement boosts energy and makes you want to move more — not to mention, it gives your abdominal muscles a workout!

Laughter Boosts Your Immune System.

With better blood flow, lower blood pressure, less stress, and more energy, it seems like a no-brainer to say that laughter also boosts your immune system. With regular laughter, some common illnesses that might land a senior in bed for a few days are fought off with a stronger immune system.

Laughter Improves the Memory.

Stress can have a powerful adverse effect on the brain. When the stress hormone cortisol runs rampant, it can eat away at your short-term memory function. With laughter, those stress hormones are reduced, which gives your brain time to repair itself from the damage that cortisol does.

Laughter Can Soothe Tension.

With increased blood flow through laughter also comes better circulation. It stands to reason then that with better circulation, your muscles that are experiencing tension will be

adequately soothed. This can lead to less pain and better sleep at night.

Different Ways to Get Your Laughter In

Now that you know laughter has lasting physical and mental benefits,

you might be looking for some different ways to have a good chuckle and start reaping those benefits. Here are some guaranteed ways to have a good laugh and start releasing those endorphins.

Spend time with family and friends

You're more likely to laugh when you have other people around, and you're socializing. Have a small gathering and start talking about some of the good times you've all experienced together. Chances are that conversation will inevitably end up in laughter.

Watch a comedy

With Netflix and other convenient streaming services, you now have thousands of comedy titles at your fingertips. Whether you like stand-up comedians or slapstick comedies, your bases are covered. With just a couple of clicks on the remote, you can find something that will tickle your fancy and get you laughing in no time.

Try laughter exercises

You might not be feeling particularly “laughy” one day, but that doesn’t mean you can’t fake it. Laughing exercises, also known as laughing yoga or laughter therapy, are exercises of self-induced laughter that might be “faking it” but have the same health benefits as actual laughter. And who knows? Hearing yourself fake laugh

might actually lead you to the real thing.

When the wise man once said that “Laughter is the best medicine,” it turns out they were onto something. With health benefits that stretch from improving cardiovascular health to increasing your short-term memory, laughter can improve your body in lots of ways besides just making you feel better.

THE ONE MENTAL TRICK THAT MAY AID WEIGHT LOSS

BY BRITTANY RISHER MYFITNESSPAL2018

Athletes use visualization to help them mentally rehearse and prepare for competition. Now “if you see it, you can achieve it” might be the mantra when it comes to weight loss as well, according to a recent study published in the International Journal of Obesity.

THE SCIENCE

University of Plymouth (UK) researchers split a group of 141 overweight adults into two groups. One learned a technique called motivational interviewing, a practice that involves seeing a counselor who collaborates with you to make a behavioral change.

The second group took motivational interviewing a step further and learned Functional Imagery Training (FIT). “FIT uses mental imagery to strengthen motivation and confidence in change,” explains study co-author Jackie Andrade, PhD. It’s based on the theory mental imagery is more emotionally charged than other kinds of thinking.

After six months, those who learned FIT lost an average of nine pounds — five more pounds than the group that learned motivational interviewing. When the researchers followed up with both groups in another six months, the FIT group had lost an additional five

pounds, while the other group had gained a little weight.

WHY VISUALIZATION WORKS

“FIT increases the desire for weight-loss behaviors such as healthy eating and exercising, and teaches imagery strategies that people can use to keep themselves motivated,” says Andrade. Moreover, additional research has found mental imagery may help individuals curb cravings, increase fruit consumption and stick to a weight-loss program.

“Visualization has been shown to be effective for improving goal-related behavior,” says Barbel Knauper, PhD, a McGill University professor of psychology. “If people utilize the powers of visualization, it can help translate their intentions — such as taking smaller portions at dinner — into action, ultimately leading to weight loss.” If you want to give visualization a stab, try these three strategies:

USE ALL OF YOUR SENSES

For example, as you visualize taking that morning walk, how do the

different muscles in your body feel? What noises do you hear? What do you see as you go along your block? Can you smell the morning dew or wet leaves?

BE AS SPECIFIC AS POSSIBLE

Imagine yourself at your goal weight. Visualize how your muscles are defined and what you can accomplish — whether that’s running your first 5K or building up to a half-marathon. See yourself in your favorite pair of jeans that fit again or the dress you want to wear to a friend’s wedding. Picturing clear, vivid images helps positively influence your mind so you can achieve the goals you see.

TAP INTO HOW YOU FEEL ON GOOD DAYS

This boosts your confidence that you are someone who can succeed and keep the momentum going, says Andrade.

For example, imagining how good you felt when you logged food and exercised to meet your daily calorie goal can help incentivize you to have more days where you do that again.

WHAT IS ALL THE FUSS ABOUT SOCIAL SECURITY'S FUTURE?

*The program has issues, but it's not as far gone as some people think.
Social Security may run out of money by 2035, if Congress doesn't act.*

By Alessandra Malito, MarketWatch 2019

Many Americans believe Social Security won't exist when they retire — they're wrong. Social Security does face serious challenges, and the payout may decline — but the program itself is not going anywhere.

The two trust funds that pay Social Security's benefits — the Old-Age and Survivors Insurance (OASI) and the Disability Insurance (DI) trust funds — are running out of money, and the Social Security Administration's trustees do anticipate those accounts will run out of money in 2035.

But if that happens, Social Security benefits won't disappear. If Congress does nothing to fix the program, Social Security will rely on the taxes coming in and Americans will just get less of a benefit.

When the funds are depleted, Congress has a few options: it can pass a law to keep benefits at the same level, which would increase the country's deficit, or it could choose to raise the age that Americans get benefits or increase payroll taxes. If nothing is done, which experts say is unlikely, all beneficiaries would get 80% of scheduled benefits, according to the

Social Security Administration's trustees report released last year.

Some Americans rely on Social Security for most of their retirement income, instead of leaning on their own savings, any pensions and the program's benefits. Social Security benefits made up 61% of retirement income for elderly beneficiaries, and a third relied on the program for 90% or more of their income, according to the Center on Budget and Policy Priorities. Americans are drastically under-saved for retirement, with some couples having only \$5,000 put away. Not all workers save in an employer-sponsored retirement plan, and only 14% of employers (mostly larger companies) offer one.

Social Security is crucial for many Americans, especially as they get older. Seniors might still have an opportunity to work in the first few years of retirement, but those choices narrow over time, wrote Benton Smith, founder of the website Fix Social Security Now. Social Security keeps the elderly living a modest lifestyle with dignity, according to testimonies at the House Ways and Means Social Security Subcommittee hearing earlier

this month, especially as their savings start to dwindle, they may have never gotten pensions and their expenses for living — especially health care — continue to rise.

“It makes no sense to have such a critical program that is relied upon by so many Americans to be in poor financial shape,” said Michael Peterson, chief executive officer of the Peter G. Peterson Foundation, a nonpartisan policy organization focused on the country’s economic future.

Costs are expected to exceed income next year for the first time since 1982, and will likely continue to overshadow income as more older Americans retire. Still, the year in which the funds would run out was pushed to 2035 from last year’s estimate of 2034, according to the report.

“They should feel confident the program will be there for them when they need it,” said Webster Phillips, senior policy analyst at the National Committee to Preserve Social Security & Medicare. Another reason to be assured: politicians are slowly beginning to talk more about the issue, he said.

Lawmakers have introduced numerous bills to fix Social Security, including Connecticut Democratic Rep. John Larson’s Social Security 2100 Act and Vermont Independent Sen. Bernie Sanders’ proposal. Allowing Social Security’s trust funds to fall short would create massive chaos, and affect all retirees, as well as widows, children whose parents have died, and those with disabilities, said Kathleen Romig, senior policy analyst at the Center on Budget and Policy Priorities, a progressive think tank.

“Even if it comes down to the eleventh hour, they’d fix it at the eleventh hour,” she said. Of course, a reduction in benefits is detrimental, but it’s better than receiving nothing at all — and nothing is what many Americans expect, Romig noted. More than three-quarters of Americans said they are concerned Social Security will not be there for them when they are ready to retire, according to a Transamerica survey last year.

Another 41% of workers who are planning to work in retirement or past age 65 said the reasons for doing so include concerns that their Social Security benefits would be less than expected.

WHY EXERCISE PROTECTS YOUR BRAIN'S HEALTH (AND WHAT KIND IS BEST)

Both physical and mental activity preserve cognitive skills, potentially lower dementia risk

From The Cleveland Clinic 2019

You've taken to heart recommendations to get at least 150 minutes of moderate-intensity aerobic physical activity a week to improve your physical fitness.

What you might not realize is that with every step you take, every mile you pedal or every lap you swim around the pool, you're enhancing your cognitive fitness.

Recent studies suggest that the activities you do to improve your body also benefit your brain.

"We know that physical exercise, and aerobic exercise in particular, is very beneficial for maintaining brain health, even in people who are at risk for developing dementia and Alzheimer's disease (AD)," says neuropsychologist Aaron Bonner-Jackson, PhD. "You can make a major difference in terms of how your body is functioning and, as a result, how your brain is functioning."

So, to preserve your cognitive health, your best bet is to work out your body and your mind through regular exercise and mentally and socially stimulating activities.

Get moving for your brain

In a recent study, 454 older adults underwent yearly physical exams and cognitive tests for 20 years and agreed to donate their brains for research when they died. The participants were given accelerometers, which tracked their movement and physical activity around the clock.

Those who moved more scored better on the memory and thinking tests, and every increase in physical activity by one standard deviation was associated with a 31% lower risk of dementia, the researchers reported. The association between physical activity and cognitive function remained consistent even after the study authors accounted for the participants' brain pathology and whether or not they had dementia, according to the study.

In another recent study, 160 sedentary older people with mild cognitive impairment were assigned to take part in several options. They could do aerobic exercise (three times a week for 45 minutes per session), eat a heart-healthy Dietary Approaches to Stop Hypertension (DASH) diet, combine

aerobic exercise with the DASH diet, or receive health education.

During the six-month study, those who followed the DASH diet alone did not improve on assessments of executive function (responsible for tasks like planning, problem-solving and multitasking), while the health-education group's function worsened, according to the study. However, those who exercised showed improvements in thinking and memory, and those who combined exercise and the DASH diet improved even more, the researchers reported.

How does exercise help your brain?

Physical activity may benefit the brain in a number of ways, such as:

- Promoting cardiovascular health.
- Improving blood flow to the brain.
- Reducing inflammation.
- Lowering levels of stress hormones.

All of these factors can adversely affect cognition, Dr. Bonner-Jackson explains.

Exercise may provide physical benefits to the brain, too, such as increasing the thickness of the cerebral cortex and improving the integrity of your white matter, the nerve fibers that connect areas of the brain's nerve-cell-rich gray matter. It also promotes neuroplasticity, your brain's ability to

form new neural connections and adapt throughout life. "One of the key places that happens is in the hippocampus, which is a very important area of the brain for memory," Dr. Bonner-Jackson explains.

What's especially encouraging is you don't necessarily have to go overboard or meet the physical activity guidelines in order to benefit your brain. In one recent study, researchers concluded that even among people who did not meet the activity guidelines, each hour of light-intensity physical activity and achieving 7,500 steps or more daily was associated with higher total brain volume. This was "equivalent to approximately 1.4 to 2.2 years less brain aging."

"There are a lot of potential mechanisms of exercise that may be combining to benefit brain health," Dr. Bonner-Jackson says. "In general, even in people who are at risk for development of Alzheimer's or other dementias, it can stave off decline in some cases for many years and help people function better."

How mental 'exercise' also protects your brain

As you put your body through its paces, give your brain a workout, too. Research suggests that engaging in mentally stimulating activities helps build your cognitive reserve, your ability to withstand adverse brain

changes before you exhibit symptoms. Experts believe that people who have attained a higher education level or have been exposed to more brain-stimulating activities may be more resilient to these negative effects.

“We think these new skills and habits create more connections between brain cells and brain areas,” he adds. “The more new things we learn, the more connections there are, so even if some of them die as a result of brain disease, there are still some connections that remain, which allows you to remain more functional.”

However, research about the benefits of specialized brain-training programs has produced mixed results, Dr. Bonner-Jackson notes: “The majority of evidence would indicate that these tests help you do better in a particular area, so if it’s training your attention, you’ll get better at doing that attention task. What’s less clear is whether it will generalize to other areas of your life.”

Maintaining a robust social life and staying socially and intellectually engaged with others also has been shown to bolster your brain function. By communicating with others, you challenge your mind to interpret verbal and visual cues and respond to them accordingly. Social interaction also can improve your mood and, potentially, ward off depression, which can adversely affect your

cognition. “We encourage people not to be too socially isolated or withdraw too much because that can have detrimental effects on mood and cognition,” Dr. Bonner-Jackson advises. “Overall, your body and mind are connected, so if you’re staying physically, mentally and socially active and treating your body right, you can make a world of difference.”

What you can do

Dr. Bonner-Jackson offers these take-aways:

1. **Stay physically active.** Aim for 150 minutes of moderate-intensity aerobic activity (like walking, jogging, biking or swimming) a week, but realize that any physical activity can benefit your brain.
2. **Try new, mentally stimulating activities you enjoy.** Practice new hobbies, read a new book, or learn new skills, such as woodworking, gardening, solving puzzles or math problems, or mastering a new language or musical instrument.
3. **Stay socially engaged, and avoid isolation.** Schedule regular get-togethers with friends and family, join a social organization, or volunteer at your church, hospital or charitable group.

SENIOR HUMOR: GRANDPARENTS (TAKEN FROM 8-YEAR-OLD SCHOOL PAPERS)

Grandparents are a lady and a man who have no little children of her own. They like other people's children.

A grandfather is a man grandmother.

Grandparents don't have to do anything except be there when we come to see them. They are so old they shouldn't play hard or run. It is good if they drive us to the store and have lots of quarters for us.

When they take us for walks, they slow down past things like pretty leaves and caterpillars.

They show us and talk to us about the color of the flowers and also Why we shouldn't step on "cracks."
They don't say, "Hurry up."
Usually grandmothers are fat, but not too fat to tie your shoes.

They wear glasses and funny underwear.

They can take their teeth and gums out. Grandparents don't have to be smart.

They have to answer questions like "why isn't God married?" and "How come dogs chase cats?"

When they read to us, they don't skip. They don't mind if we ask for the same story over again.

Everybody should try to have a grandmother, especially if you don't have television, because they are the only grownups who like to spend time with us.

They know we should have snack-time before bedtime and they say prayers with us every time, and kiss us even when we've acted bad.

LYING DOWN AFTER EATING IS NOT A GOOD IDEA

Plus, others things you should avoid after eating

From NewHealthAdvisor 2020

It is important to follow a healthy diet to stay fit, but you may not be getting maximum health benefits

after all the efforts you're putting in. This could be due to things you do in your daily routine that

affects your digestion. One such mistake is to lie down right after you eat.

Some people simply lie down on the couch, while others take a quick nap after they've eaten their meals.

No matter how healthy your diet is, you will end up gaining weight and getting certain digestive system problems if you don't stop lying down after meals. Why is that?

Is Lying Down After Eating Bad for Your Health?

Yes, it is. That's mainly because your body absorbs food properly only when you're in an upright position. Lying down after meals will lead to indigestion. You should wait for at least 2 hours after a meal before you go to your bed. If you've developed a habit of lying down soon after you eat your food, you may eventually develop gastro-esophageal reflux disease (GERD) in which your lower esophagus fails to close off properly after you've eaten something. Lying down after meals makes it easier for your stomach acid to come up, which may cause many digestive issues. Staying upright after you eat will help prevent the symptoms of GERD.

What Other Things to Avoid After Eating

Lying down after eating is bad for your health, but there are some other things you need to avoid after eating.

1. Sleeping

After a heavy meal, it's natural to feel a bit sleepy. Beware! If you sleep after eating, you will end up slowing down your digestive system, which in turn will cause several health complications. As mentioned already, lying on your back or side after eating will make it easier for your stomach acid to move back up your esophagus. Moreover, if you sleep after a heavy meal, you will wake up bloated. Just be sure to give your body enough time to digest your food before slipping between the sheets.

2. Strenuous Exercise

Even when you have taken a light meal, you should still avoid working out right after you've finished eating. Strenuous exercise makes it difficult for your body to digest your food because it uses some of the body's resources required for proper digestion. That's why you're more likely to experience issues like cramps, nausea, or even diarrhea when working out after eating.

Your stomach needs oxygenated blood to complete digestion, but your body will start sending blood and oxygen to your hard-working muscles when you start working out after eating. This slows down your digestion that can lead to all sorts of digestive problems. So, always give your body some time to digest food and then exercise. It's even better to exercise first and eat later.

3. Eating Fruit

Yes, eating fruit is healthy, but not after your meal. This is mainly because fruit digests the fastest as compared to other types of food, so it is more likely to sit on top of your meal and even ferment there. This will create gas and even lead to weight gain. Eat fruit at least 3-4 hours after your last meal to ensure you get maximum benefits without having to worry about bloating, gas, and other discomfort.

4. Drinking Too Much Water

You may not notice any issues if you sip a little water with your meals, but you should avoid gulping down a big glass after eating your meals. It dilutes the digestive juices and makes it difficult for your stomach to digest food. Similarly, drinking

ice cold water after eating can slow down your stomach. Instead, drink hot herbal tea if you want to drink something after your meal – still, you need to avoid drinking too much of liquids after eating.

5. Taking a Shower

You may have already developed a habit of taking a shower after eating. Change it because it will eventually lead to certain digestive system problems. The reason is that your body temperature increases when you take a shower. This makes your blood to move towards the surface of your skin, the feet, and the hands. It means it will no longer be available for digestion. Your digestive system will slow down considerably, causing gas, bloating, and several other issues.

6. Loosening the Belt after Meals

If you have to loosen your belt after a meal, it usually means you have eaten a little too much to sit comfortably with your belt in its previous position. Once you have loosen it up, you may again feel comfortable enough to continue eating, which will lead to obesity. It is therefore a good idea to eat as much as you can without adjusting your belt.

7. Walking Immediately After Meals

Just like lying down after eating, walking immediately after meals is bad. You may end up dealing with issues like indigestion and acid reflux. It is important to take some rest in an upright position and then walk to help stay fit. You can prevent acid reflux for walking about 10 minutes at least half an hour after your meal. This will also improve your metabolism and give your muscles a stretch that will prevent fat deposition in your body.

Tips for Better Digestion

You already know what you should not do after eating, but you can also add a few routines in your life to improve your digestion. For instance:

Have a well-balanced diet with food containing probiotics. These good bacteria

live in your gut and help improve your digestive health. Try yogurts, such as Aactiva, that contain live active cultures of *Lactobacillus acidophilus*. You can also get your dose of probiotics through food such as buttermilk, kefir, and probiotic drinks, such as GoodBelly. The GoodBelly Probiotic Coconut Water is a great choice because this non-soy, non-dairy, and vegan probiotic juice tastes great and improves digestion as well.

Develop a habit of eating slowly. By eating quickly, you will end up swallowing excess air that will lead to gas and affect the digestive process in many ways.

Be sure to provide your digestive tract with enough fiber. Fiber will help improve your digestion, but you need to increase your fiber intake gradually to avoid constipation. Also, drink plenty of water when eating diet rich in fiber.

SPRING CLEANING? DON'T FORGET YOUR MEDICINE CABINET

From Senior Citizen Times 2021

With your mind on the changing season, you may be purging closets, vacuuming floors and washing windows – but there's one crucial area of the house to keep in mind: your medicine cabinet. Every year, unused

prescriptions and expired over-the-counter medicines clutter bathrooms, kitchen cupboards and drawers, posing a danger to everyone in your household. Now is a great time to clear out this safety hazard from your home,

and do it in a way that's also environmentally responsible.

The dangers of unused medications

Americans are prescribed billions of medications, but according to Research in Social and Administrative Pharmacy, approximately two-thirds of those pills go unused. Leaving unfinished prescriptions in your home poses a danger not only to children, but also to adults or teens who may be tempted to try the medications, or give or sell them to others. Nearly half of adolescents 12 and over who report misusing prescription pain relievers took or received the drugs from a friend or relative.

Over-the-counter medications also pose a hazard, especially to children. The CDC reports that approximately 60,000 young children are brought to the emergency room each year because they accessed medicines that were within reach or not disposed of properly. Make sure medications and supplements are safely stored up and away, in child-proof containers. Check all medications, including vitamins and supplements, for expiration dates, as expired medications may not only be ineffective, but potentially unsafe.

Safest disposal methods

There is a lot of misinformation about how to dispose of prescription and over-the-counter medications without causing harm to people or the environment. Some counties sponsor

drug take-back days or offer drop boxes, that allow you to bring in medications that you want to discard.

Unfortunately, not everyone has access to a drop-off site; that's where at-home disposal is a useful option. If you want to safely and easily discard old medications and render them harmless at the same time, Detera Drug Deactivation System Pouches are the only at-home medication disposal system that permanently deactivates over-the-counter and prescription medications. It is the safest, most effective choice to destroy and dispose of unused and expired medications. The pouches use activated carbon and tap water to render any medications inactive.

Environmentally sound disposal methods

Concerned about the environment while you clear out your prescriptions? In the past, many thought disposing of medications by flushing them down the toilet or throwing them in the trash was acceptable. However, it is clear that many ingredients in medications can pollute water and soil.

Activated carbon is organic, chemical-free and, once used, makes medication safe for disposal in normal household trash. Plus, it prevents harmful medications from contaminating landfills and water systems. Detera pouches themselves are USDA-certified biobased, made from 50% or more plant-based material and

manufactured in a factory using 100% wind generated power.

When you're discarding your medications, don't forget the bottles. Check containers for a recycling symbol, and consult your local recycling service for guidelines. Remove or obscure personal information on prescription labels, then rinse and dry containers to remove any residue before recycling.

A campaign to get rid of unused medications – for good

Since 2020, Deterra has partnered with SAFE Project, a national nonprofit working to end addiction, on the Gone

for Good campaign, a pouch giveaway to help prevent medication misuse and increase access to at-home disposal resources. Admiral James and Mary Winnefeld founded SAFE Project after the tragic loss of their 19-year-old son Jonathan to an accidental opioid overdose.

“It's so important for families to be aware of this issue, and to do whatever they can to keep family members safe,” said Admiral Winnefeld. “Regularly removing substances that could potentially be misused is one way to help protect everyone in your household from this very real danger.”

HERE ARE GARDENING TIPS FOR MAY FOR TALLAHASSEE

Make another planting of warm-weather vegetables such as beans, corn, squash, eggplant, tomato, and peppers. Southern favorites include okra, southern peas, and sweet potatoes.

Make sure that crops have plenty of mulch during dry spells. Remove suckers from your tomato plants. Be sure that the plants are tied up on stakes or trellises and vines are not on the ground.

Continue to plant heat-loving herbs, including basil, oregano, sage, Mexican tarragon, and rosemary.

Watch out for insects devouring your plants, especially tomatoes. See [Almanac.com/Gardening](https://www.almanac.com/gardening) for our Pest pages to control them as early as possible.

Water early in the morning and deeply, avoiding leaves. Fertilize your annual and perennial flower beds.

Remove any dead flowers from your plants to encourage new growth.

Plant annuals that can take the summer heat, such as angelonia, wax begonia, and ornamental pepper. Plant bulbs for a summer of color, including early- to late-blooming varieties of daylilies.

Bring your houseplants outdoors to help rejuvenate them. Check them for any diseases or insects. Newly planted shrubs require special attention. Be sure to keep them well watered and mulch around them if you have not already done so.

Keep your lawn healthy by watering, fertilizing with control-released nitrogen, and mowing regularly to prevent pests. For healthy grass, avoid weed and feed products. Only apply herbicides to areas with weed infestations.

Watch out for lawn insects and use control measures. See your local lawn

care center. Mow your lawn at recommended heights (St. Augustine and Bahia: 3 to 4 inches; Centipede: 1.5 to 2 inches; Dwarf St. Augustine: 2.5 inches).

Finish pruning spring-flowering trees and shrubs after they bloom. Lightly prune azaleas. Get ready for hurricane season. Check your trees for damaged or weak branches and prune as needed. Consult a professional. Mulch between the rows in your garden to help control soil temperature and retain moisture.

Be sure to check your plants for any diseases or insects; treat them when necessary.

QUOTE OF THE MONTH

MORALITY

“A government for the people must depend for its success on the intelligence, the morality, the justice, and the interest of the people themselves.”

Grover Cleveland

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