


OLLI TIMES

OLLI AT FSU'S MONTHLY NEWSMAGAZINE

www.oli.fsu.edu

MARCH 2020

BEWARE THE SENIOR SCAMS

**FSU Study Shows Multi-Billion Dollar Crime Industry is Growing;
Prevention Focuses on Education, a Skeptical Personality and a
Strong Support Network**



DR. THOMAS G. BLOMBERG

Senior Scams are a serious and growing problem, causing billions of dollars in losses each year to older Americans, and require education, a skeptical personality and a strong support network to counter this criminal explosion.



DR. JULIE BRANCALE

This was the stark message delivered to an OLLI audience at the Pepper Center on February 13 by Dean Dr. Thomas G. Blomberg and Dr. Julie Brancale, of the Florida State University College of Criminology and Criminal Justice.

The research establishing the pervasiveness of these scams on senior citizens was conducted at the Villages in Sumter, County, Florida, America's largest and fastest growing residential community of seniors 55 and older.

The message delivered to the audience was graphic:

*It was reported that \$36 billion was exploited from older Americans in 2015.

*It is estimated that for every reported case of abuse or financial exploitation among older adults, there are 24 unreported cases.

*60% of Florida and Arizona residents aged 54 and older reported at least one financial exploitation targeting attempt in the prior year.

*Financial exploitation is the most common form of self-reported abuse among older adults in the United States.

*Americans ages 55 and older comprise the fastest growing segment of the nation's population, estimated to be 50 million by the end of 2020, financial exploitation targeting this age group is expected to continue increasing in magnitude.

"The available research on the extent, causes, consequences, and prevention

is fragmented and inconclusive," Drs. Blomberg and Brancale reported. "Our study examines how normal age-related life transitions can be associated with vulnerabilities for financial exploitation among older adults and explores strategies for prevention," they added.

Their prior research revealed that the most common types of financial exploitation impacting seniors are taking money without permission; pressure sales and telemarketing and exploitation from family members and friends.

"Older Americans are susceptible to financial exploitation because of declining levels of cognition; declining physical health and requiring assistance with daily activities; changing social bonds that produce feelings of isolation; and because the seniors are perceived as suitable targets by potential offenders," they said.

Other factors include retirement and transitioning to living on a fixed income; residence relocations; a change in social support network and bonds; and recent widowhood.

In short, as technology rapidly increases, making scams more and more sophisticated, seniors' ability to deal with these developments is met by cognitive decline, making them ripe for exploitation.

Drs. Blomberg and Brancale further report that financial exploitation of older adults is underreported.

This is so because frequently the victim is dependent upon the exploiter and fears retaliation; the victim is ashamed and fearful of stigmatization; they may even be unaware that they were victimized or that the scam was criminal; and the victim may be unaware of where to report the crime.

For their current study, Drs. Blomberg and Brancale posed the following questions:

1. What factors associated with aging do older adults identify as major contributors to changes in their daily lives and decision-making abilities?
2. Is there a threshold that, when reached, older adults believe resulted in a turning point for experiencing financial exploitation?
3. How do older adults avoid financial exploitation as they age and experience various factors that may place them at an increased risk?

In addressing these questions, they reviewed cases from Seniors vs. Crime (SvC-a volunteer assistance organization), arrest records from the local sheriff, focus groups with Seniors vs. Crime staff, focus groups with residents and in-depth interviews with residents.

They found that between January 2010 and May 2015, there were 265 arrests made by the local sheriff, and 3,734 complaints made to SvC for financial exploitation. Home services, in the form of unnecessary repairs, was one of the top reported frauds. And, on average, residents reported losing \$2,000 to SvC.

Some statements taken from seniors bear out the frustrations associated with scamming seniors. “When you’re consumed with a major event in your life, a lot of the time you lose the ability to focus, or the desire to be a little more skeptical.”—James, 70.

“I understand how to protect myself now. I wonder if I’ll understand and do it 10 years from now if I live to be 90. Seriously, I think I’m sharp enough to recognize anything. I won’t accept any offers of anything that looks too good to be true. I just won’t. I just ignore them and refuse to accept them. I just hang up. Anybody that calls, keeps pushing to sell something, I just hang up. Will I know to do the same thing when I’m older? I don’t know.”—Brian, 80.

Whether it’s a robocall that appears to show a number on your phone that you might recognize, an email from what appears to be a reputable company, or something in the mail that looks official, as researchers and others work to educate the growing senior public, the best advice is to be skeptical and

maintain strong support networks to avoid senior isolation. In other words, if something sounds or looks suspicious or is too good to be true, ignore it, because it is suspicious and too good to be true.

The fact that these perpetrators keep doing their scams is because too many

people fall for them, especially if the pressure is from a family member, or they are made to believe that a family member is involved.

Through education, healthy skepticism and strong social networks, this growing problem can be hopefully abated.

5 SIGNS YOUR EMAIL WAS HACKED—AND WHAT TO DO ABOUT IT

From LastPass 2019

In many ways, your email account is the digital equivalent of your house address. You give it to people and businesses, so they know where to send the products and helpful information you requested. It offers a way to keep in touch with family and friends.

But email addresses have evolved to be so much more than just an inbox. When you sign up for something that requires an email address, you're essentially using it as proof of your identity, too. And that means your email address becomes a very valuable target for attackers looking to find a way to steal personal information or even money.

To better protect your email account, learn the signs of someone tampering with your inbox, take steps to correct any issues, and practice good security hygiene going forward.

Here are some typical signs that someone is abusing your email account:

1. A changed password.

Perhaps the most obvious – and most panic-inducing – sign that your account may be hacked is that you can no longer log in with the same password. First, be sure you're using the correct password (a password manager like LastPass ensures you're using the right one). If login problems continue, initiate the password recovery process. If the recovery methods don't work (either because the hackers have rerouted the recovery information or you don't have access to your secondary recovery email or device) then your only option may be to get in touch with customer service.

2. Strange emails in your sent folder.

Not all attackers will completely takeover your account and lock you

out. Sometimes, they just want to commandeer your account, either to send spam or to gather more information about you while trying to hide the activity from you.

Check your sent folder to see if there are any messages you don't remember sending, especially mass emails to your contacts. It's possible that an attacker will have deleted any sent messages to cover their tracks, though, so it isn't always possible to tell if something was sent without your knowledge

3. Unexpected password reset emails.

Keep an eye out for password reset emails that you don't remember requesting. An attacker may be trying to find out which banks, shopping sites, and other services you use. Be on the lookout for suspicious emails or calls claiming to be from your bank and asking for more information, like PIN codes or passwords.

4. Complaints from contacts.

If friends and family in your contacts list start emailing or messaging you to let you know they're receiving strange content from you, this could be a sign someone is using your email inbox to send spam and phishing emails. It's possible that someone is just spoofing your account, but if you're receiving multiple reports from people in your address book, it's much more likely that your account has been hacked.

5. Unusual IP addresses, devices, and/or browsers.

Many email services offer the ability to check your login activity and show the IP addresses or locations where your account has been accessed from. It may also show the browsers and/or devices used. If you see locations or devices you don't recognize, it's possible someone is tampering with your account.

If you encounter one or more of the above signs that your account has been tampered with, there are several things you should do as soon as possible. Taking immediate action will hopefully minimize damage and prevent issues from happening again in the future.

Change your password

If you suspect unauthorized access to your inbox, change your password immediately. Use LastPass to generate a new, unique password.

If you've lost access to the account, try the recovery process. If it fails or doesn't work, contact customer service as soon as possible.

Add two-factor authentication

If you weren't using two-factor authentication before, now is the time to turn it on. Most email providers support the option for a second login step, which requires you to provide additional "factors" before access to the account is granted. Two-factor authentication is one of the most

effective methods for delaying or preventing attacks.

Set up a new account

Sometimes, despite best efforts to regain access to the account, you're not able to get back in. In that case, you'll need to start the work of setting up a new email address and updating all your other accounts to use your new email address. If other accounts were affected by the hack, you'll need to spend time recovering them, too.

Alert friends and family

Attackers may use your email account to send spam or try to steal information from family and friends. Make sure your contacts are aware of what happened, so they can be on the lookout for suspicious emails or calls. If necessary, let contacts know of your new email address where they can reach you.

Double-check account recovery information

If you did regain access to the account, double-check your account recovery information. This means checking any email addresses that are listed as a recovery email address, and any phone numbers that are listed. If you don't recognize the emails or phone numbers, change them immediately.

Check account forwarding, autoreplies, etc

Also, check that there is no auto-forwarding or autoreplies enabled for your inbox that you didn't set up

yourself. Attackers may be using these options to get copies of emails sent to you or to automatically send spam to your contacts.

Investigate additional security options

Look into other security options from your email provider, or that are specific to your device. This could include security alerts when signing in from new locations or devices, or the option to remotely wipe devices or accounts if they're lost or stolen.

Check if other accounts were affected

Because your email is used to secure other accounts, it's important to check if any were affected. Make sure you can log in, and consider changing the password to a new, generated password. If necessary, update the email address, too. Look into available security options like two-factor authentication and additional alerts.

If you have trouble accessing any accounts, take immediate action to try resetting the password or contacting customer service.

Run antivirus and clean up your device

It's possible the attackers gained access through malware on your device. Be sure to run an antivirus scan to check for spyware, keyloggers, and other types of malware. Ensure your browsers and apps are up-to-date. Remove any third-party extensions or apps that you no longer need or use. If you're not regularly backing up your

files and programs, now is the time to start.

Ask for help

If you're not sure about taking the above steps yourself, or run into additional problems, ask someone for help. Sometimes it pays to have a professional help you remediate the situation. Yes, this may require additional time (and cost), but

preventing future security issues is well worth the initial investment.

Dealing with a hacked email account can be a headache. Taking precautions to better protect your account now can help prevent or mitigate an attack. Educating yourself on what type of suspicious activity to look for can help you identify problems earlier and act immediately.

HOW TO STOP UNSOLICITED MAIL, PHONE CALLS AND EMAIL

Tired of having your mailbox crammed with unsolicited mail, including preapproved credit card applications? Fed up with getting telemarketing calls just as you're sitting down to dinner? Fuming that your email inbox is chock-full of unsolicited advertising? The good news is that you can cut down on the number of unsolicited mailings, calls, and emails you receive by learning where to go to "just say no."

Consumer Reporting Companies

If you decide that you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently.

To opt out for five years: Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com. The phone number and website are operated by the major consumer reporting companies.

To opt out permanently: You may begin the permanent Opt-Out process online at www.optoutprescreen.com. To complete your request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate your online request. When you call or visit the website, you'll be asked to provide certain personal information, including your home telephone number, name, Social Security number, and date of birth. The information you provide is

confidential and will be used only to process your request to opt out.

If you don't have access to the Internet, you may send a written request to permanently opt out to each of the major consumer reporting companies. Make sure your request includes your home telephone number, name, Social Security number, and date of birth.

Experian

Opt Out
P.O. Box 919
Allen, TX 75013

TransUnion

Name Removal Option
P.O. Box 505
Woodlyn, PA 19094

Equifax, Inc.

Options
P.O. Box 740123
Atlanta, GA 30374

Innovis Consumer Assistance

P.O. Box 495
Pittsburgh, PA 15230

Direct Marketers

Telemarketing

The federal government's National Do Not Call Registry is a free, easy way to reduce the telemarketing calls you get at home. To register your phone number or to get information about the registry, visit www.donotcall.gov, or call 1-888-382-1222 from the phone number you want to register. You will

get fewer telemarketing calls within 31 days of registering your number. Telephone numbers on the registry will only be removed when they are disconnected and reassigned, or when you choose to remove a number from the registry.

Mail and Email

Consumers can register at the Direct Marketing Association's (DMA) consumer website: www.DMAchoice.org for a processing fee of \$2 for a period of ten years. Registering online is the fastest way to see results. DMAchoice offers consumers a simple, step-by-step process that enables them to decide what mail they do and do not want.

In addition, DMAchoice online offers registration for DMA's eMail Preference Service (reduce your unsolicited commercial email);

Mail-in registration:

If you do not wish to complete your registration online, you can register for DMAchoice by using the mail-in form that is online: fill out the [DMAChoice Mail In Form](#) with all required information, print it and mail to the address below.

Or, if you do not have access to the Internet, you can register by sending your name and address (with

signature), along with a \$3 processing fee (check or money order payable to DMA) to:

DMACHoice

DMA

PO Box 900

Cos Cob, CT 06807

Department of Motor Vehicles

The Drivers Privacy Protection Act allows states to distribute personal

information only to law enforcement officials, courts, government agencies, private investigators, insurance underwriters, and similar businesses — but not for direct marketing and other uses.

If you are receiving junk mail, try this site:https://www.directmail.com/mail_preference/

TAX SCAMS GO UNDER THE RADAR

Crooks hope smaller refunds aren't noticed.

Who says you can't teach a tax scammer new tricks?

By Susan Tompor, USA Today
February 21, 2020

One of the hottest new scams out there involves fraudsters who file phony tax returns in the hopes of getting a relatively skimpy tax refund. They're no longer just out to steal thousands of dollars by tapping into generous tax credits.

“For at least the last two years, we've seen fraudsters try to lodge low dollar refund claims hoping that those smaller numbers will encounter less scrutiny when being processed by tax authorities,” said Andy Phillips, director of H& R Block's Tax Institute.

“We're talking about refunds that are lower than a few hundred dollars in most cases,” Phillips said.

Even after writing about tax refund fraud for roughly 10 years, I am amazed at how nimble these crooks continue to be. Back in 2011, I was one of the first to report a scheme where fraudsters found Social Security numbers of the deceased online and used that information to file phony returns and collect fraudulent refund checks. “We're talking about refunds that are lower than a few hundred dollars in most cases.”

As a crackdown hit that arena, the crooks adjusted and tried new tricks. Tax refund fraud centers on using stolen ID information and it's often run by large criminal enterprises who have an elaborate system in place.

One group can steal the Social Security numbers and ID information, while another crafts legitimate-looking but phony tax returns. And then another group will handle ways to funnel the stolen tax refund money.

The Internal Revenue Service estimates that it paid out at least \$110 million in identity theft related tax refund fraud in 2017, and at least \$1.6 billion in identity theft related tax refund fraud in 2016, according to a U.S. Government Accountability Office study in 2019. The IRS has said that better data from returns and information about schemes has led to better filters to spot identity theft tax returns. A Security Summit came together in 2015 to form a coordinated front against these tax scams.

The latest scheme involving small tax refunds reminds me of how thieves will test stolen credit card information to confirm a live account by making a few small charges, say \$10 or less. If those go through, they're typically off to the races.

Why crooks like small tax refunds

How can a fraudulent tax refund of only a few hundred dollars make sense for the crooks?

If a tax refund is small enough to slide under the radar, Phillips said, crooks may attempt to craft similar returns in the next few years to build a history

and make those future returns look even more legitimate. They might be able to steal refund cash for a few years in a row.

It's possible that they could be using stolen ID information for someone whose income is so low that they're not even required to file tax returns. As a result, it might take even longer to spot the fraud.

"The fraudsters continue to evolve and seek new opportunities," Phillips said.

Consumers in their 60s, 70s and 80s could be tricked into handing over their Social Security numbers and other information, too, he said.

"They may be more likely to have their personal information out there in the wild," Phillips said.

Why someone who prepares tax returns is a target

But consumers aren't the only targets. This year, fraudsters are increasingly zeroing in on tax professionals.

"Already, nearly two dozen tax practitioner firms have reported data thefts to the IRS this year," according to an alert from the IRS dated Feb. 14.

Tax professionals are being warned once again to beware of phishing scams. And they're asked to step up

their use of multifactor authentication when using tax software products.

“Thieves may claim to be a potential client, a cloud storage provider, a tax software provider or even the IRS in their effort to trick tax professionals to download attachments or open links,” the IRS said.

We all have to watch out for any so-called urgent messages.

Tax identity theft is an ongoing threat.

“You may not find out it has happened until you try to file your real tax return and the IRS rejects it as a duplicate filing,” according to an alert by the Federal Trade Commission.

The IRS can reject a return for e-filing due to a simple math error or typo, which can be easily fixed. You would receive an explanation of why your return was rejected by the system.

But it’s also possible that the IRS system rejected your return because another return using your ID was already filed by criminals.

If your e-filed return is rejected because of a duplicate filing under your Social Security number, you’d need to complete IRS Form 14039, Identity Theft Affidavit.

To protect yourself, the FTC and other watchdogs recommend:

- Do not believe anyone who calls and claims to be from the IRS, Social Security or your local police department and then demands that you hand over personal information on the spot.

- Don’t verify the last four digits of your Social Security number, your bank account information or even your date of birth when someone is making demands.

- Pay attention to warning signs, such as the IRS notifying you that more than one tax return has been filed using your ID.

- An impostor may use aggressive phrases such as “please do not interrupt me while I am speaking.”

- Do not click on any links or attachments in suspicious emails.

- Protect your Social Security number throughout the year.

- File your tax return as early in the tax season as you can to beat ID thieves to the punch.

- Do not file your tax return from a coffee shop or other public area. Use a secure internet connection if you file

electronically. If sending a paper form, mail your tax return from the post office.

■ Research a tax preparer before you hand over personal information.

■ Check your credit report at least once a year for free at annualcreditreport.com.

“Already, nearly two dozen tax practitioner firms have reported data thefts to the IRS this year.”

OLLI HOSTS SECOND ANNUAL ALL-MEMBER RECEPTION

OLLI members, instructors and guests visited the FSU Alumni Center for the second annual All Member Reception on February 12. OLLI Director Debra Herman welcomed attendees. Past President Susan Yelton introduced OLLI instructor and former motion picture production executive Andi Isaacs as the guest speaker, who discussed television streaming services.

FSU is in its 29th year of lifelong learning; it began under another name in 1991, and became an OLLI in 2008. There more than 120 OLLI's across the nation, at least one in every state. Florida has eight OLLI's. OLLI President John Kilgore introduced officers and special interest group leaders. Music was provided by Jazzetcetera, a local four-member jazz ensemble. Andi Isaacs served as executive vice president and head of

physical protection for Summit Entertainment, an independent studio, from its inception in 2006 until its sale to Lionsgate in 2012. She worked on such pictures as “National Treasure,” “There’s Something About Mary,” “The Hurt Locker,” and “Darkest Hour.”

The Spring Semester membership numbers are in. 428 people registered for Spring membership; 158 are brand new members. Total membership for the Spring term is 975 (not counting OLLI at FSU, PC30A). This includes Annual Members and Spring members. There are 56 classes and 19 activities scheduled for this semester. There are 1538 individual class registration orders and 689 individual activity registration orders. All of these numbers represent an increase over those for 2019.

OLLI “GREAT GIVE” FUNDRAISER SET FOR MARCH 24

The 2020 FSU Great Give campaign and competition will begin on March 24. It is a 36-hour donation period beginning this year at 9 a.m. March 24 and continuing until 9 p.m. March 25.

The FSU Great Give is an online giving campaign that supports academic programs, scholarships and student activities.

During this 36-hour period, OLLI members can go online at www.oli.fsu.edu and make a gift. “OLLI has exceeded its goal in past Great Gives and hopes to do this again this year. With your help, we can reach our goal for our programs and support,” said OLLI Director Debra Herman.

In the past, OLLI at FSU’s Great Give donations have in part provided funds for scholarships to FSU students who have been nominated by their professors, and whose studies are particularly relevant to OLLI members. “This year, because of our past successes in funding scholarships, funds raised during the Great Give period will be used to sustain OLLI’s many programs and activities,” Herman said. “Thanks to our donors, we have funds from past years to provide scholarships for this year, as we have in the past.”

It is easy to contribute. During the 36-hour period, OLLI members can go online and make a gift. You can also donate by visiting the OLLI at FSU website and clicking on the Support OLLI tab to make a contribution to OLLI's sustainability through the FSU Foundation.

OLLI philanthropy takes many shapes. Supporters’ gifts sustain and build our organization in ways that expand course offerings, lecture series and other activities; maintain affordable membership fees and tuition rates; fund scholarships for OLLI students; spread the word about OLLI; and increase the payments to our professional instructors, among other options,” Director Herman said.

Members of OLLI at FSU are recognized for all types of gifts. For a list of benefits, see <https://oli.fsu.edu/support-oli-fsu>."

This is a great way to say thanks to the University for its continuing support for our OLLI at FSU program, so please **MARK YOUR CALENDARS!!** For more information, contact Melissa Guest, OLLI Accounting Representative, at mguest@fsu.edu or Winnie Schmeling at winnieschmeling@embarq-mail.com

OLLI DEDMAN DINNER SET FOR APRIL 9

The OLLI Dedman Dinner will be held **Thursday, April 9, 6:30 p.m.** at the **FSU University Center Club 403.**

Senior FSU students from the Hospitality School plan the theme, décor, signature cocktails, wine and dinner. This is a truly extraordinary culinary experience.

Special Registration and payment instructions:

FSULDS.Eventbrite.com

Registration fee is \$50 per person. For assistance, contact Lacey Wallheiser (formerly Lacey Kirkland) at **lwallheiser@dedman.fsu.edu.**, or 850-645-1950,

OLLI MEMBERS VISIT JACK HADLEY BLACK HISTORY MUSEUM IN THOMASVILLE

OLLI members visited and toured the Jack Hadley Black History Museum on February 21. The visit included a presentation by Jack Hadley himself, following by a tour of the museum.

The Jack Hadley Black History Museum opened in 2006 with a collection of thousands of artifacts documenting the history, struggles and astounding achievements of African-Americans locally and nationally.

The collections include exhibits on slavery, the black military experience, life on plantations, black women achievers, civil rights and much more. Among the exhibits, you will find one dedicated to the amazing Lt. Henry Ossian Flipper, Buffalo Soldier. Lt. Flipper, was born a slave in Thomasville in 1856 and against all odds became the first black graduate of

the United States Military Academy at West Point in 1877.

The Black History Museum also offers the Black Heritage Trail Guided Tour Booklet. This is a self-guided tour or step-on tour for groups covering 68 sites significant in the history of Thomasville's black community.

James Roosevelt Hadley is the founder and curator of the Jack Hadley Black History Museum. Hadley began collecting newspaper clippings on the assassination of Martin Luther King Jr. in 1968, and in the late 1970s he helped his son with a school project about black history.

This grew his interest in black history, and he was later invited to participate in Black History Month events in Thomasville. He started collecting

memorabilia, which in time became the collection of his museum.

Hadley founded the museum in 1995; in 2006 it opened at its current location, a former school in Thomasville. The museum has received grants to "provide educational programming for school students in the Thomas County and Thomasville City School systems", and in 2019 it started an education pilot program in cooperation with Thomas County Middle School. As of 2019, the museum has more than 4,000 items.

The museum has had more than 18,000 visitors since 2006, and reported nearly 4,000 visitors in 2018. In 2017, Hadley, his family and the museum were honored in a resolution from the Georgia House of Representatives. Wayne Clough, former Secretary of the Smithsonian, praised the museum after visiting.

Hadley also created the "Thomasville Black Heritage Trail Tour", a "step-on, step-off" tour which focuses on Henry Ossian Flipper (1856–1940), an American soldier and former slave. The museum successfully advocated

the creation of a commemorative postage stamp for Flipper, as well as naming a Thomasville post office after him.

Hadley was born in 1936 and grew up near Thomasville at Pebble Hill, a former cotton plantation in Thomas County, Georgia. At the time of Hadley's birth, Pebble Hill was mainly used for hunting. He was the tenth of 15 children, and is the grandson of a slave who worked at Pebble Hill.

After graduating from high school, he joined the United States Air Force, where he worked with supplies and logistics. He has been married for more than sixty years and has three children. His tenure included postings in Europe, the Middle East and Vietnam. After 28 years he retired with the rank of chief master sergeant. The family moved back to Thomasville and Hadley started working for the United States Postal Service, until his retirement in 1997.

In 2018, Thomas University awarded him an honorary bachelor's degree in business administration, in recognition of his work in the Air Force and the community.

A TIME IN MY LIFE



WHAT'S A VIRGIN?

By Paula L. Walborsky

My long-legged niece, Allison, five years old and singing along at the top of her lungs to Madonna singing 'Like A Virgin' stops mid-phrase and turns to me: "Aunt P, What's a virgin?"

I look over at her, so sweetly five, all missing teeth, prickly hair, earnest face.

She trusts me. I don't lie to her. We are on our way to one of our treasured Saturday 'Dates', a lunch and then a movie or a trip to the ice cream shop.

The radio is tuned to the radio station Allison likes. Allison loves music. Her version of 'Don't Cry for Me Argentina' contains the phrase, 'come share my glory, come share my coffee.' Her malaprops are delightful and unexpected.

Hmmm. What's a virgin.? My mind skitters through virgin territory, virgin wool, virgin olive oil, vestal virgins, and virgin virgins. Oh, I am sorely

tempted to do that evasive adult thing and ask her what she thinks it means. And I know that whatever I tell her I'm going to have to go home and tell my brother and his wife that I have told Allison what a virgin is. Furthermore, I have to answer this question quickly.

Delay too long and she will immediately infer that there may be something more that I am not telling her. She's smart. She will know without a doubt that all this mental hand wringing is actually going on. She'll know she hit a good one; one of those unexpected words that can make adults squirm when you ask about them. She'd hit gold in the past. Small children who can sound out graffiti hit a lot of gold. Virgin, virgin, virgin.

"Allison, a virgin is something that is brand new and never been used."
"Oh," she says. "Okay. "And she goes back to singing.
Elapsed time: one second. And people think boxing requires fast footwork.

CLUB NEWS AND EVENTS

FRIENDSHIP FORCE ANNOUNCES MARCH VISIT FROM NC; NOVEMBER CONFERENCE AND CANADIAN VISIT

Friendship Force's next domestic inbound group will be from Shelby, North Carolina. They arrive on March 14th and will be leaving March 20th.

All OLLI members are invited to RSVP to join the Shelby Welcome Dinner that will be a St. Patrick's Day theme on Saturday March 14th, and/or the Farewell Dinner on Thursday March 19th at Dreamland BBQ. You must RSVP no later than March 9th to Wendy Johnston at mrswendyjohnton@gmail.com

November 5-7, 2020 is the date of the East Coast Regional Friendship Force Conference that will be held in the St. Petersburg area.

November 12-19, 2020 we will be hosting the Vancouver Canada Friendship Force club.

Please visit and "like" our Facebook page, Friendship Force Tallahassee Florida. Our website is www.friendshipforce.org

MONDAY BOOK CLUB NOTES THURGOOD MARSHALL STORY FOR MARCH 9 MEETING

The Monday Book Club continues its engaging meetings on the second Monday of the month at the LeRoy Collins Library (Call Street downtown). Due to circumstances within our group, we will be reviewing **The Devil in the Grove** at our next meeting on March 9, a switch with the February and March listings.

This book is about Thurgood Marshall who, prior to his appointment to the Supreme Court, is involved in a case that brought him to Florida to represent a young man involved in a crime. The danger for Marshall's well-being

makes for a riveting story. Come and join us in reviewing this story of events that happened in our lifetime in our state, Lake County.

If you can read book ahead of time, that'd fine, but not a must. Go online and review the story if you choose.

For the remainder of year, we plan to follow with the three books as listed in the weekly newsletter from Terry, as well as listed in the Catalog.

Contact chair, Ramona Bowman at rbowman0721@gmail.com with any questions.

2020 SPRING PICNIC SET FOR APRIL 3

OLLI's Annual Spring Picnic will be held on Friday, April 3 at noon at the FSU Reservation. Incoming President Harriet Waas will be installed, and OLLI scholarship winners will be introduced and attendees will hear from them.

OLLI provides the food, paper goods and beverages. Attendees may bring

their favorite dish to share. The site has picnic tables and bench seating, but bring chairs and blankets if you wish. The cost is \$5 for members who are bringing a dish; and \$10 for guests of members who choose not to bring a dish. This is a great opportunity to meet your classmates and share conversation and good food.

OLLI GOOD TIMES "GET HAPPY" SETS MARCH VENUES

For March, the Wednesday Get Happy Hours will be held at the following locations: **March 4**--Little Italy; **March 11**—Table 23; **March 18**—McGowan's; **March 25**—Midtown Caboose.

Each Wednesday, from 5 to 7, members gather at different venues around town for drinks, food and

friendship, Dutch treat. These get-togethers are open to members, instructors and friends.

No registration is required; just show up and ask for the OLLI group. Locations change weekly and the schedule, as well as other relevant information, is posted on the OLLI website calendar.

SPECIAL TO THE TIMES

THE IMPORTANCE OF SOCIALIZATION IN AGING

Research has found that social support can play a significant role in overall health as people age. Spending time with friends and family members can boost quality of life, including both physical and mental health.

Throughout life, close friends provide a strong foundation of compassion and trust for many people, and they can become even more important as we age. June 8 is Best Friend Day, a time to recognize the contributions of friends to our live experience. Why are good friends so important for older adults, and how can you make sure you have the social support you need as you age?

The Importance of ‘Social Capital’ for Seniors

“Social Capital” refers to the types of personal connections that build trust and support participation for individuals. Research indicates that social capital offers health benefits that may be especially important for seniors.

For retired people, social capital can decline due to reduced contact with former work colleagues, the deaths of friends and family members, and loved

ones moving away. The loss of social contacts can have a direct impact on mental and physical well-being.

Social capital can encourage healthy behaviors, like walking around to visit neighbors, refraining from smoking, and seeking out health screenings after hearing about them from friends.

Potential Health Benefits of Staying Connected

For seniors, developing various positive sources of social support also can reduce stress, ward off anxiety and depression, and reduce the risk of some physical health concerns.

Experts say that certain types of social interactions can affect cognitive health. One study found that cognitive abilities declined 70 percent more slowly in individuals who had frequent social connections compared to those who had little social contact with others. Socialization may improve memory and longevity as it reduces stress and isolation. Many seniors socialize by spending time in group exercise classes — which can provide

a number of physical benefits, including the potential to increase lifespan. Exercise also lessens the risk of a variety of chronic health problem like osteoporosis.

Finding Sources of Social Support

Family members frequently provide social support for seniors, but that's not always the case. For seniors who are widowed or live far from loved ones, finding other ways to socialize can be necessary.

As you get older, it's important to take advantage of opportunities to meet people and develop relationships.

Community groups like senior centers offer one source of friendships. In addition, senior living communities provide multiple opportunities for spending time around other people, including exercise classes, meals and a variety of activities. Another good way to get connected is to find an organization you are passionate about and volunteer.

Whatever option you choose for meeting people, pay attention to the breadth of your social connections as socialization will play an important role in your overall well-being as you age.

CAN TOO MUCH EXERCISE BE HARMFUL TO SENIORS?

Sarasota Bay Club 2018
by Frank Herold

Exercise: it's supposed to be a good thing. Staying active is one of the best ways to improve health and wellness, get stronger, and prevent brain fog from setting in. Seniors, however, must strike a careful balance in order to remain healthy, especially in the later years of their lives or as their health deteriorates. Can too much exercise be harmful to seniors?

THE IMPACT OF TOO MUCH EXERCISE

Recent studies have revealed that there is such a thing as too much exercise: individuals who exercise vigorously more than 7.5 hours per week are at a higher risk for developing Coronary Artery Calcification, heart damage, and rhythm disorders. This study,

however, is aimed at extreme athletes: those who particulate in extremely high-intensity exercise on an extremely regular basis. Triathletes, marathon runners, and ultra-marathon runners are most likely to be impacted.

WHAT DOES THIS MEAN FOR SENIORS?

For seniors, who are at higher risk for heart problems anyway, the apparent dangers of too much exercise can sound like a blaring warning. As it turns out, however, only the small percentage of extreme athletes who engage in those heavy training programs are genuinely at risk for these issues.

In fact, according to the CDC, physical activity is critical to healthy aging--and most people, far from getting too much exercise, are in fact getting too little.

It's recommended that most adults get 150 minutes of cardio exercise each week: 30 minutes, at least 5 times per week. While it's certainly possible to overdo it, especially recovering from an injury or illness, most seniors should endeavor to hit those minimum amounts of exercise.

HOW CAN SENIORS GET THE RIGHT EXERCISE?

You know that you need plenty of cardio to stay healthy, but it can be

difficult to find a routine that works for you. Try some of these ideas for getting more exercise in your daily plan:

- Try out a class at a local community center or at your senior living facility.
- Go for walks daily. Try to keep a brisk pace instead of simply wandering along.
- Get out and garden or engage in another hobby.
- Go for bike rides.
- Find a place to go swimming or participate in water aerobics on a regular basis.
- Try senior yoga.
- Find a dance class. Everything from Zumba Gold to line dancing will get you moving and having fun at the same time!
- Try weight training or bodyweight exercises to help stay strong.

WHAT SPECIAL CONSIDERATIONS SHOULD BE TAKEN FOR SENIORS?

For seniors, taking a few precautions is one of the most effective ways to enhance exercise safety and ensure

that they won't end up experiencing the negative impacts of too much exercise. These include:

Staying well hydrated. Keep drinking! Plenty of water or, if necessary, sports drinks with added electrolytes, can go a long way toward keeping you healthy when you're exercising. Paying attention to your body. Getting a little flushed or out of breath is normal for exercise, but if you start feeling dizzy

or lightheaded, you should slow down or stop exercise.

Taking it slow. If you're just starting a new exercise routine, don't try to dive in all at once! Instead, slowly work up what you're able to do until your endurance increases.

Letting someone know what you're doing. If you're going for a walk or a hike, make sure that someone knows where you are and when you're expected back.

SIX SIMPLE AND EFFECTIVE KNEE EXERCISES FOR SENIORS

By Tim Brewer, Uplifting Mobility 2017

Of all the joints in your body, your knees take the most abuse. Knee aches and pains are common as you age, but the right exercises can help keep them as healthy and limber as possible.

Losing weight can help, too, as every pound lost takes away four pounds of pressure on your knees. The following knee exercises can be performed in your home and with a chair. If you have mobility issues, bring along a partner to help you through some of the more difficult moves.

1. KNEE STRAIGHTENING

Knee straightening is a simple exercise that can be performed on a chair. The movements performed in this exercise

will help not only strengthen your knees, but your hips as well.

To get started, you'll need to sit down in a chair with both feet flat on the floor.

- Exhale as you straighten your left leg.
- Hold for five seconds.
- Inhale as you lower down to the starting position.
- Exhale as you straighten your right leg.
- Hold for five seconds.
- Inhale as you lower down to the starting position.

Make sure your movements are smooth and slow. The goal is not to move as fast as possible, but to maintain proper form throughout the entire exercise.

To make this exercise more challenging, try wearing ankle weights. Start with two to five pounds, and work your way up (if necessary) to higher weights for more strength.

2. KNEE CURL

Knee curls will help strengthen your knees while improving flexibility. For this exercise, you will also need a chair to help you safely stay balanced.

To perform this exercise:

- Stand with your front facing the back of a chair. Place your hands on the chair to maintain your balance.
- Place your feet hip-distance apart.
- Shift your weight over to your left leg, and keep your knee slightly bent.
- Exhale as you bend your right knee, and raise your right foot towards your buttocks.
- Inhale as you slowly lower your right leg back down to the starting position.
- Repeat 10-15 times on your right leg.
- Repeat 10-15 times on your left leg.

Make sure that your knee is slightly bent on the weight-bearing leg to prevent further knee injury.

Adding ankle weights will make this exercise more challenging. Start out

with a light weight of two pounds, and work your way up to five over time.

3. STEP-UPS

Step-ups are a great way to keep your knees limber while also giving you a light cardio workout. This exercise can be performed with an aerobic stepper, or at the bottom of a staircase.

If you have balance issues, consider placing the stepper next to a chair or a wall to help you safely maintain your balance. If using a staircase, you can hold onto the railing to prevent falls.

To perform this exercise:

- Stand up straight facing the stepper or stairs.
- Exhale as you step your right leg up onto the step.
- Step your left foot up onto the step.
- Exhale as you step down with your left, then right, leg.
- Repeat on the left leg.
- Perform 10 times on each side.

Step-ups may not be a safe exercise for all seniors. Consider having a partner on hand should you need extra help with balancing.

4. CALF RAISES

Calf raises will help work your lower knees and, of course, your calves. The calf muscles help support the knees, which will help protect them from further injury.

This exercise can be performed using a chair or against a wall for support and balance.

To perform this exercise:

- Stand with your front facing the back of a chair, or with your back against a wall.
- Place your feet hip-width apart and your toes facing forward.
- Exhale as you lift your heels off the floor up onto your toes.
- Hold for a few seconds.
- Inhale as you slowly lower back down.
- Repeat 10-15 times.

Knee squats allow you to strengthen your knees without putting your safety at risk. For this exercise, you will need a sturdy chair.

- Stand with your front facing the back of a chair.
- Hold onto the chair to help you maintain balance.
- Exhale as you squat down until your knee covers your big toe.
- Inhale as you slowly return to standing.

- Repeat 10 times.

6. LEG CROSSES

Leg crosses will help you strengthen both your knees and your upper legs.

This simple exercise can be performed at the edge of a bed.

- While sitting at the edge of a bed, cross your ankles with your right leg on top.
- Push your back leg forward and your right leg backwards against each other. The movement should cause your thigh muscles to contract.
- Hold the position for ten seconds.
- Switch legs, and repeat.
- Perform four repetitions on each leg.

These six exercises will help strengthen your knees and prevent injuries. Be sure to talk to your doctor before starting any new exercise routine, and work with a partner, if necessary, to ensure your workouts are safe and effective.

MAKE YOUR HOME SAFE FOR YOUR AGING PARENT

AARP 2017

Job #1 when moving your aging parent or loved one into your home — or helping them age in place in their

own home — is making it safe. Take a look at the home from the perspective of a person who uses a wheelchair or is a fall risk.

You need a plan.

1. Call in a pro.

Start with a home assessment by an occupational therapist, physical therapist, geriatric care manager or other certified aging-in-place specialist to access the home and recommend modifications and remodeling projects that will make it easier and safer.

- Check out the Department of Veterans Affairs tip sheets on modifications for a specific diagnosis.

2. Modify. Adapted homes can be stylish, comfortable and safe for all ages. You may need:

- zero-threshold entryways
- wide doorways and halls
- offset door hinges to make room for a wheelchair, walker or two people walking side by side
- controls and switches that are reachable from a wheelchair or bed
- a waterproof seat in the shower
- a stair-climber
- a raised toilet seat
- a shower chair
- a frameless walk-in shower with a sloped floor instead of a step-over threshold
- put textured no-slip strips in the bathtub and shower to lessen the chance of a fall

3. Make simple fixes. Every year, 1 in 4 adults over age 65 take a fall. To lessen the chances:

- Remove throw rugs.
- Use rubber-backed bathmats.

- Move laundry facilities to the first floor.
- Remove wheels on chairs.
- Put nonskid treads on steps.
- Keep steps clear.
- Apply nonslip wax to floors.
- If wandering is a worry, add monitors and sensor alarms.
- Repair loose carpeting or raised areas of flooring.
- Move small and low furniture.
- Clear electric cords and clutter.
- Add a hall railing.
- Switch out standard doorknobs for lever handles.
- Add a raised toilet and grab bars.
- Remove locks from bedroom and bathroom doors so you can get in quickly, should your loved one fall.
- Put a railing on the hall wall.
- Swap out your recliner for one that raises and lowers — to make getting up easier.

4. Do your homework. Call your area agency on aging, Veterans Affairs office, or faith-based, civic or other community-based organizations for in-home care provider referrals. You should:

- Run background and reference checks.
- Monitor their work.
- Stop by at unexpected times.

5. Stay out of hot water. You may want to:

- Invest in easily installed sink, tub and shower anti-scalding devices

that recognize when the water is too hot and stop the flow. Cost: about \$40.

- Option 2: Adjust the thermostat on your water heater so it stays at or under 120 degrees.
- 6. Light the way.** As we age, we need more light. Install:
- bright lights in hallways, closets, stairwells
 - extra lamps — consider models that turn on and off with a touch
 - outdoor motion sensor lights and path lights

7. Modify the kitchen. Put frequently used items on an easy-to-reach refrigerator shelf. Also:

- Consider using automatic devices to turn off the stove and oven or

installing an induction cooktop — which turns off when a pot is removed from the burner.

- Hang a fire extinguisher within reach.

8. Check alarms.

- Install smoke and carbon monoxide alarms in your loved one's bedroom, and test existing alarms.

9. Stay connected. If your loved one is home alone:

- Check in with Skype or another video-chat app.
- Mount a motion-activated security camera in the home — with your loved one's permission.

SENIORS AND WEIGHTLIFTING: NEVER TOO LATE

By Chris Woolston, M.S.
HealthDay 2019

Now that you're older, you may not spend much time flexing in front of the mirror or trying to add inches to your vertical leap. So why bother lifting weights? The truth is that building your muscles is more important than ever at this stage of life. Muscles tend to weaken with age, and this decline can eventually rob seniors of their active, independent lifestyles. Fortunately, you can reverse that trend with a few simple exercises. It's safe,

it's effective, and it's never too late to start. You may even enjoy it!

Should seniors lift weights?

The American College of Sports Medicine now recommends weight training for all people over 50, and even people well into their 90s can benefit. A group of nursing home residents ranging in age from 87 to 96 improved their muscle strength by almost 180 percent after just eight

weeks of weightlifting, also known as strength training. Adding that much strength is almost like rolling back the clock. Even frail elderly people find their balance improves, their walking pace quickens, and stairs become less of a challenge.

Among these elders is Sara, 91, who had a lot of trouble walking after healing from a serious hip fracture. But after starting a weight-lifting program in which she practiced either leg presses or leg curls three times a week, she was able to walk a quarter of a mile without assistance and pedal a stationary bike.

"I feel better physically and mentally; I feel wonderful inside and out," Sara told the authors of the book *Successful Aging* (Dell, 1999). "I must go for that exercise three times a week, I must. You have to push yourself."

What are the benefits of weightlifting for seniors?

Improved walking ability. A University of Vermont study of healthy seniors ages 65 to 79 found that subjects could walk almost 40 percent farther without a rest after 12 weeks of weight training. Such endurance can come in handy for your next shopping trip, but there's an even better reason to pep up your gait.

Among seniors, insufficient leg strength is a powerful predictor of

future disabilities, including the inability to walk. An 89-year-old senior interviewed in *Successful Aging* said that after two years of weightlifting, "I walk straight instead of shuffling. It gives me lots of energy. My family can't believe it."

Ease in performing day-to-day tasks. By giving you the strength to handle your daily routines, weightlifting can help you maintain your independence. Researchers at the University of Alabama found that healthy women ages 60 to 77 who lifted weights three hours each week for 16 weeks could carry groceries and get up from a chair with much less effort than before.

Prevention of broken bones. Weightlifting can protect you from devastating fractures in several ways. For one, the exercises boost your strength, balance, and agility, making it less likely that you'll suffer a nasty fall. A study at Tufts University found that older women who lifted weights for a year improved their balance by 14 percent. (A control group composed of women who didn't lift weights suffered a 9 percent decline in balance in the same year.) Weight training can also build bone mass in the spine and the hip, so it's especially important for people with the bone-thinning disease osteoporosis.

Relief from arthritis pain. By strengthening the muscles, tendons,

and ligaments around your joints, weightlifting can dramatically improve your range of motion. It can also cut down on pain by increasing the capability of muscles surrounding the afflicted joint, which eases stress on the joint itself. Arthritis sufferers should begin by using light weights and work up to heavier ones very gradually.

Weight loss. Lifting weights doesn't burn many calories, but it does rev up your metabolism. Overweight seniors who combine strength training with a healthy diet are almost certain to shed a few pounds.

Improved glucose control. If you are among the millions of Americans with Type 2 diabetes, strength training can help you keep it under control. In one study of Hispanic men and women with diabetes, 16 weeks of strength training provided dramatic improvements, comparable to taking medication. The study also showed that volunteers increased muscle strength, lost body fat, and gained more self-confidence.

Other benefits. Studies suggest weight training can help people sleep

better and even ease mild to moderate depression.

How can I get started?

You should always check with your doctor before starting a new exercise program -- and when you do, expect

your doctor to be thrilled with your decision. If you have hypertension, your doctor may want to run a few tests to make sure lifting weights won't cause a dangerous rise in your blood pressure. Fortunately, almost all people with high blood pressure can safely enjoy the benefits of strength training.

Once you get your doctor's go-ahead, you will choose your setting and your equipment.

You can join a gym or a university exercise program that offers exercise machines, professional guidance, and lots of socializing, but you can also get an excellent workout at home using barbells, cans of food, or even plastic milk jugs filled with water or gravel. And get advice from a physical trainer before you begin: Instruction on proper technique is very important to help you enjoy the exercise without risking injury.

INTRODUCING A NEW OLLI TIMES FEATURE

A TIME IN MY LIFE

Each of us has led a most interesting life, filled with events and occurrences that are unique. Just like there are no two snowflakes alike, so it can be said that each person has led a life like no other. And by this new feature column, it is hoped you as OLLI members will share an experience or event that remains with you to this day.

Sharing A TIME IN MY LIFE” accomplishes three things. First, it opens up the memory banks and allows you to share a part of your life. Second, it brings members closer to one another. And third, it allows you to make the OLLI Times a more interesting publication. After all, the OLLI Times is about people, and who are more interesting than our members!

So, we ask you this. In no more than 300 words, tell us about a most significant or interesting event, activity, occurrence, etc., in your life. Don’t worry about grammar or spelling; that’s what editors are for. And, along with a photo, send your article to me at waas01@comcast.net. And in addition to sharing your story, you’ll become part of the permanent collection of the OLLI Times as a contributing writer. How bad can that be?

George Waas
Editor

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

Do you have an idea for a class?
Please submit any ideas for future OLLI classes and instructors to
Carroll Bewley, OLLI's Curriculum Team Chair at carroll.bewley@gmail.com



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