

Not Born Yesterday!

News for Smart & Savvy Adults
December 2023

Our 63rd Year!

*Steve
Martin*



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Steve Martin ~ A Comedic Philosopher

Stephen Glenn Martin (born August 14, 1945 in Waco, Texas with an older sister, Melinda) is an American comedian, actor, writer, producer, and musician. He has won five Grammy Awards, a Primetime Emmy Award, and was awarded an Honorary Academy Award in 2013. Additionally, he was nominated for two Tony Awards for his musical Bright Star in 2016.

Among many honors, he received the Mark Twain Prize for American Humor in 2005, the Kennedy Center Honors in 2007, and an AFI Life Achievement Award in 2015. In 2004, Comedy Central ranked Martin at sixth place in a list of the 100 greatest stand-up comics. The Guardian named him one of the best actors never to have received an Academy Award nomination.

Martin came to public notice in the 1960s as a writer for The Smothers Brothers Comedy Hour, for which he won a Primetime Emmy Award in 1969, and later as a frequent host on Saturday Night Live. In the 1970s, Martin performed his offbeat, absurdist comedy routines before sold-out theaters on national tours. Since the 1980s, having retired from stand-up comedy, Martin has become a successful actor, starring in such films as The Jerk (1979), Dead Men Don't Wear Plaid (1982), The Man with Two Brains (1983), All of Me (1984), Three Amigos! (1986), Planes, Trains and Automobiles (1987), Dirty

Rotten Scoundrels (1988), L.A. Story (1991), Bowfinger (1999) and Looney Tunes: Back in Action (2003). He played family patriarchs in Parenthood (1989), the Father of the Bride films (1991–1995), and the Cheaper by the Dozen films (2003–2005). Martin is featured playing banjo on "I Hate Love" from Kelly Clarkson's upcoming tenth studio album Chemistry. It was released as a promotional single on June 2, 2023.

Since 2015, Martin has embarked on several national comedy tours with fellow comedian Martin Short. In 2018, they released their Netflix special An Evening You Will Forget for the Rest of Your Life for which they received three Primetime Emmy Award nominations. In 2021, he co-created and starred in his first television show, the Hulu comedy series Only Murders in the Building, alongside Short and Selena Gomez, for which he earned three Primetime Emmy Award nominations, two Screen Actors Guild Award nominations, a Golden Globe Award nomination, and a 2021 Peabody Award nomination. In August 2022, Martin revealed that the series will likely be his final role, once the series ends.

Martin was raised in Inglewood, California, Martin's first job was at Disneyland, selling guidebooks on weekends and full-time during his school's summer break and then at the Magic Shop in Fantasyland.

Martin enrolled at California State University Long Beach with a major in philosophy. In his authorized biography, close friend Morris Walker suggests that Martin could "be described most accurately as an agnostic ... he rarely went to church and was never involved in organized religion of his own volition". Inspired by his philosophy classes, Martin considered becoming a professor instead of an actor-comedian. His time at college changed what he believed and what he thought about everything.

Martin states, "I majored in philosophy and started studying logic, and they were talking about cause and effect, and

you start to realize, 'Hey, there is no cause and effect! There is no logic! There is no anything!' Martin recalls reading a treatise on comedy that led him to think: What if there were no punch lines? What if there were no indicators? What if I created tension and never released it? What if I headed for a climax, but all I delivered was an anticlimax? What would the audience do with all that tension? Theoretically, it would have to come out sometime. But if I kept denying them the formality of a punch line, the audience would eventually pick their own place to laugh, essentially out of desperation. Martin periodically spoofed his philosophy studies in his 1970s stand-up act. In 1967, Martin transferred to UCLA and switched his major to theater, began working local clubs at night, and at twenty-one, he dropped out of college.

Martin's show soon required full-sized stadiums for the audiences he was drawing. Concerned about his visibility in venues on such a scale, Martin began to wear a distinctive three-piece white suit that became a trademark for his act. Martin stopped doing stand-up comedy in 1981 to concentrate on movies and did not return for thirty-five years. About this decision, he states "My act was conceptual. Once the concept was stated, and everybody understood it, it was done. ... It was about coming to the end of the road. I just stopped."

In the 1970s, his television appearances led to the release of comedy albums that went platinum. The track "Excuse Me" on his first album, Let's Get Small (1977), helped establish a national catch phrase. His next album, A Wild and Crazy Guy (1978), was an even bigger success, reaching the No. 2 spot on the U.S. sales chart, selling over a million copies. Late night SNL's audiences jumped

by a million viewers when he made guest appearances, he appeared on twenty-seven Saturday Night Live shows and guest-hosted sixteen times. Martin's offbeat, ironic, and deconstructive style of humor has influenced many comedians during his career.

In 2016, Martin made a low-key comeback to live comedy, opening for Jerry Seinfeld. He performed a ten-minute stand-up routine before turning the stage over to Seinfeld. Jerry Seinfeld is one of his "retro heroes", "a guy who came up behind me and is better than I am. I think he's fantastic."

Martin has written books and plays and hosted the Academy Awards solo in 2001 and 2003, and with Alec Baldwin in 2010. In 2020, Martin opened the 92nd Academy Awards alongside Chris Rock with comedy material. They were not previously announced as that year's hosts, Aaa

In the late 1970s and early 1980s, he dated Bernadette Peters. On November 20, 1986, Martin married actress Victoria Tennant, with whom he co-starred in All of Me and L.A. Story. They divorced in 1994. On July 28, 2007, Martin married writer and former New Yorker staff member Anne Stringfield. In December 2012, Martin became a father at age 67. Martin suffers from tinnitus from years of listening to loud music and performing in front of noisy crowds.

Martin has been an avid art collector since 1968, when he bought his first print. In 2006, he sold Hopper's Hotel Window (1955) at Sotheby's for \$26.8 million. He continues to assist with fundraisers and exhibitions to benefit the arts. Net worth is estimated at \$140 million.

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Not Born Yesterday!

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Tribute: In loving memory of
Blake Robert Daniel Harrison
1980 - 2001
By Amanda & David Secola

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Senior in Action ~ Don Schoendorfer, PhD

Senior in Action - Don Schoendorfer, PhD by Marilee Marrero Stefenhagen, adapted from Schoendorfer's memoir Miracle Wheels: The Story of a Mission to Bring Mobility to the World



Don Schoendorfer, age 73, is a biomedical engineer, inventor, entrepreneur, and humanitarian who lives in Santa Ana, California. Armed with an undergraduate degree from Columbia University and a PhD in mechanical engineering from Massachusetts Institute of Technology (MIT), Don spent nearly twenty-five years in the medical device industry, designing cutting-edge innovations resulting in more than sixty patents to his name.

After a life-changing encounter overseas, and with a strong sense of God's calling, Don founded Free Wheelchair Mission and made it his mission to address the problem of mobility around the world where 80 million people need wheelchairs but are unable to get one on their own. The innovative, cost-efficient wheelchairs that he developed and gave away for free - the "Miracle Wheels" - have transformed the lives of millions of people with disabilities. Don's humanitarian work has garnered numerous awards, including the White House *Call to Service Award* in 2007 from President George W. Bush and the *Congressional Medal of Honor Society* "Above and Beyond Citizen award" in 2008 from General Colin Powell. Most recently, Don was recognized with the *AARP Purpose Prize* plus the prestigious *AARP Inspire Award*, which together awarded \$60,000 that will transform more than 600 lives through the gift of mobility. Watch the video about Don's inspiration and Free Wheelchair Mission here: <https://www.aarp.org/about-aarp/purpose-prize/winners/info-2023/don-schoendorfer.html>

Here, from Don's book, is how his journey began. "My parents met on a dude ranch, married in 1939, and went camping for their honeymoon. They lived through the Great Depression and lost what little money they'd had when the stock market

crashed. "Donnie," my mother would say, "You have to invest in education. That's the one thing they can't take away from you. Diamonds, gold - they'll take it all, but not your education." They were survivors, both of them, and they taught me to buy things only when you had the money. Debt wasn't an option. They settled in Albany, NY, where I was born in 1949, five years after the arrival of my middle brother and nearly a decade after my oldest brother was born. A few years later, my father ended up taking a new job and my parents moved the family to Ashtabula, Ohio. We never had a lot of money. When something stopped working, we'd just keep repairing it. My father was good at fixing things. "There's always a way to make things work," he told me. When it came to mechanical and electrical repairs, there was never a shortage of wrenches, screwdrivers, and tools at our disposal."



"Every Sunday, my parents drove to the train station to buy the NYT Sunday edition. One Sunday, my eyes landed on an intriguing article whose writer claimed that MIT was the best engineering school in the world. I felt the sudden rush of excitement. The best? In the entire world? Everything I ever wanted - my purpose, my destiny, my dream - was right there between my fingers. Flash forward to 1972 when my years at Columbia came to an end with a plan to focus on biomedical engineering for my doctoral work at MIT. To my great surprise and even greater relief, MIT offered me a full scholarship. After five grueling years, I successfully defended my PhD, and was slated for graduation. I interviewed for a job with a start-up company doing blood separation. With the job came a stock option, and I knew that would be key. With the right discovery, and with a financial stake in the company, I'd be positioned to do something significant in this world."

"It was the summer of 1979, and I was twenty-nine years old. My wife Laurie and I were living outside Boston, with stable jobs. We were enjoying a two-week vacation in Spain, and adventure was calling. We rented a tan sedan in Gibraltar, crossed by ferry to Tangier, and embarked down the cinematic coast to Casablanca. Shortly before noon, we arrived at Tétouan, on the northern tip of Africa's coast. We parked, hoping to do some shopping. The road veined away from the parking lot, and we followed it deeper into the bazaar, where merchants lined the street, hawking wares from their stalls."

"That's when I saw her. She was twenty feet from us, belly on the ground, as she clawed her way, inch by inch to the edge of the street, pulling herself across the uneven cobblestones. People were spilling around her as she kept her limbs close, trying to avoid being trampled. The sight of this woman stopped me cold in my tracks. "We have to do something," I said to Laurie. But before we could gather our thoughts and figure out a way to help her, she had vanished into the crowd. Decades later, long after we left Morocco, her memory would surface once again. The seed planted in Tétouan would eventually blossom into a blueprint."



My professional life blossomed, and within a few years, so did our family. Our first daughter arrived in 1981, and with the birth of our second, Laurie decided to quit her job and stay home. By the time our third arrived, Laurie had her hands full with spunky, spirited girls. I had my hands full as well. From my graduation from MIT until the mid-1990s, my career led me into the new and burgeoning field of blood cell separation. One of my daughters developed an eating disorder which she struggled with for years, trying different programs that didn't work. Ultimately, one of her medical professionals created a custom program that helped her achieve victory. The journey that led to my daughter's victory also led to God's victory over my heart which started with the visit to the treatment facility in Arizona and continues to this day."

"In the same way my daughter's doctor took a unique approach to her situation, my education allowed me to look at problems differently than a lot of people do when they develop a new concept. That was what motivated me to start Free Wheelchair Mission, a more efficient, effective solution to a gargantuan problem. At Free Wheelchair Mission, we think holistically about our mission. It begins with the engineering of the wheelchair and extends to the emotional well-being of the recipient, to the joy it brings to the recipient's family and community, and ultimately, to making the world a better place."

"My prayer is that by sharing a few stories of my life, you will discover your own blueprints for life, your own contributions to humanity, and your own calling and purpose within the kingdom of God, no matter how big or small. The legacy I'd like to leave the world is to open doors of possibility for those who cannot walk, to lift them up, give them mobility, and tell them, "When you're in this wheelchair, we want you to feel like you're in God's hands, that He's protecting you."

For more information about Free Wheelchair Mission, and how you might get involved, visit www.freewheelchairmission.org or order a copy of Don's memoir, Miracle Wheels: The Story of a Mission to Bring Mobility to the World from Amazon



Photos credit: FREE Wheelchair Mission
Column 2 - Vietnam
Column 3 - Kenya
Column 4 - Don honored at AARP

About the Columnist: Marilee Marrero Stefenhagen writes for *Not Born Yesterday!* Her career spanned several decades in the Library Sciences. She served as a librarian and head librarian throughout Southern California.

Send submission inquiries to *Not Born Yesterday!* P.O. Box 722, Brea, CA 92822 or nbynews@juno.com.



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Bethany

Choose the Right Tools

Gear Up for the 2024 Garden Season
by Melinda Myers

It's never too early to prepare for the garden season ahead. Having the right tool for the job saves time, reduces the frustration of trying to make the wrong tool work, and allows you to garden longer with less muscle fatigue.

Take an inventory of all your tools. Be sure to check the shed, garage, or tool caddy. Make a list of those that need to be replaced or need an update. This is also a good time to clean and sharpen those tools you plan to use in the coming growing season.

As you update your tools, you may want to purchase a few hand tools with comfortable wooden handles and carbon steel heads. The wood adds a natural aesthetic that goes hand in hand with gardening.

Make sure you have the right shovels for those frequent digging tasks. Perhaps it is time to invest in a long-handled shovel with a narrow head that allows you to dig in small spaces. Corona's DigMaster Nursery Shovel (<https://shop.coronatoolsusa.com/>) has a hardened steel blade and a handle for

durability and long life. The ComfortGel grip allows you to keep working longer.

Like digging with the right-sized shovel, deadheading flowers with the right tool makes it easier and you're more likely to get the job done. For those that do a lot of deadheading, select one with an ergonomic design, a finger loop for better control, and an easy-release lock like Corona's Ergo Dead Header Snips.

Late winter and early spring are also the time to do a bit of trimming and pruning on indoor plants. Pruners and snips with specially shaped blades, like the Corona BP14623 Houseplant Pruner, make trimming individual leaves and stems easier, ensuring you make the cut where planned.

A scoop comes in handy when placing potting mix or fertilizer in containers. The more you use it, the more uses you will discover for scoops like Corona's Multi-Scoop with a stainless-steel scoop and ComfortGel grip.

If you struggle to haul soil, mulch, and plants to the garden bed, it may be time to invest in a garden cart. Wheelbarrows are a traditional favorite but how about a 4-wheeled cart with pneumatic tires to

make moving the load over rough ground easier? Consider one with sides that fold down for easier loading and unloading. Or perhaps one with a dumping mechanism, like Corona's CR1000 Poly Dump Cart, that makes it easy to empty loads of mulch and soil where it is needed.

And don't forget about the young gardeners in your life. Having their own set of properly sized hand tools, long-handled tools, and of course, a wheelbarrow will make working with you in the garden even more special. Kids, like adults, benefit from spending time in the garden. Give them their own garden patch or row to dig, plant, and tend. You'll all have more fun.

When upgrading your garden tools, consider donating those that are still in good working order to a nearby community garden, school garden, or master gardener group. They can always use extra tools to help them grow gardeners of all ages. And those that have reached the end of life can be turned into garden art. It's a great way to save memories of gardens' past.



Photo credit: Photo courtesy of Corona Tools

Photo caption: Long-handled shovels with narrow heads allow for digging in small space with ease.

Melinda Myers has written more than 20 gardening books, including the recently released *Midwest Gardener's Handbook, 2nd Edition* and *Small Space Gardening*. She hosts The Great Courses "*How to Grow Anything*" instant video series and the Nationally syndicated Melinda's Garden Moment TV and Radio

DECEMBER TRIVIA AND HIGHLIGHTS

December 2023 Calendar

- December 3** is the **First Sunday of Advent**, marking the beginning of the Advent season.

- December 6** is **Saint Nicholas Day**. St. Nicholas, the patron saint of children, inspires traditions around the world, from hunts for presents to stockings or shoes filled with sweets.

- December 7** is **National Pearl Harbor Remembrance Day**, and it marks the beginning of **Hanukkah**.

- December 13** is **St. Lucia's Day**, which has long been associated with festivals of light. Before the Gregorian calendar reform in 1752, her feast day occurred on the shortest day of the year (hence the saying "Lucy light, Lucy light, shortest day and longest night").

- December 15** is **Bill of Rights Day**.
- December 17** is **Wright Brothers Day**.

- December 21** is the **Winter Solstice**—the astronomical first day of winter

in the Northern Hemisphere and first day of summer in the Southern Hemisphere.

- December 25** is **Christmas Day**, a Christian holiday commemorating the birth of Jesus Christ.

- December 26** is **Boxing Day** (Canada, UK) and the first day of **Kwanzaa**.

- On the last evening of the year, **December 31**, kiss the person you hope to keep kissing!

"Just for Fun" Holidays

- Dec. 11:** International Mountain Day

- Dec. 13:** National Violin Day

- Dec. 13:** National Day of the Horse

- Dec. 16:** Underdog Day

- Dec. 26:** National Candy Cane Day



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NOTE: December 9: Find out which animals call the American West home.



Love After 60 by Jan Fowler

"I Remember How the Fiddle Played"

Award Winning Columnist

Submitted by
Jan Fowler

Dear Readers, It's a known fact that love and romance are among the most favored topics of all time, and so it is that the greatest gift that one can receive for Christmas may very well be the gift of love. Here then is a touching real life story with words to warm your heart and inspire you with beautiful passionate love.

I was twenty-one years old, had just graduated college, and was still filled with the wonder and fantasy of romantic idealism. For me, the world was merely an artist's canvas inviting me to splash it with a rainbow of color. Except that my idea of applying color was to paint with words rather than brush and easel. My passion was poetry – beautiful, inspiring, wondrous poetry. I wrote it, read it, spoke it, dreamt it.

One afternoon, while relaxing after a day of teaching at my first job in suburban Philadelphia, I was so captivated and swept away by a lyrical love poem I'd just read in *Ladies Home Journal* that I tore it out, pressed and preserved it in my wallet, and have carried it with me ever since. The lovely poem that dazzled and bewitched me so was "Night Song" by Pegasus Buchanan.

AS time moved on, I eventually fell in love, married, raised a family, and led a joyful family-centered life, but one that never allowed time for writing poetry. Decades later, however, as I approached retirement, the poet's muse whispered in my ear again and beckoned me to enroll in a poetry-writing class at a senior center in Claremont, California. I was thrilled to finally have the time to reconnect with my passion!

One afternoon during the second week of class, our instructor noted that since we only had a few remaining minutes left till the end of the hour, perhaps someone who'd brought a special poem that day might like to ready it aloud right now. Eagerly, I raised my hand and was delighted to be called upon.

As I reached deep down into my purse to pull out the worn, torn, and tattered poem that I had indelibly preserved in both my memory and wallet for more than three decades, I began. "I would like to read a lovely poem that I've deeply cherished and have carried with me every since I was twenty-one. It's called "Night Song" by Pegasus Buchanan."

I had barely finished my sentence when I became uncomfortably aware of a

stunned silence that had fallen across the room. Embarrassed and bewildered, I couldn't imagine what on earth I had said that was wrong. Why in the world were all twenty-five students – including our teacher – suddenly staring at each other in wide-eyed confusion, then at me, then back at each other again? Eventually I heard the soft whispers "Pegasus..Pegasus..Pegasus..".

Mercifully, someone finally spoke. It was the teacher who managed to find her voice. "Jan, Pegasus is a member of this class! She's not been here because she's on a trip to Europe, but will be back next week."

"Oh my gosh! You mean you all know Pegasus? And she lives here in California? I asked incredulously. And you are telling me that Pegasus is a woman, not a man as I've always believed?"

"Yes, we know her very well," the teacher excitedly nodded. "She's been a member of our class for years and is also president of our Tumbleweed Chapter of the California Chaparral Poet's Society."

I was absolutely tingly with excitement and couldn't wait to meet Pegasus! The following week, I was awestruck when I was introduced to an unexpectedly beautiful, stately, stunning woman in her senior years. Her glowing elegance was enhanced and accented by a flowing silk scarf stylishly knotted across her classic pink sweater. So graceful, so beautiful.

She embraced me warmly and lovingly smiled. "Jan, I am Pegasus. I'm so happy to meet and know you. Is it true you've carried my poem in your wallet all these years?" I nodded wordlessly.

"Well, I've brought you a present – my newest book of poetry," she added. Then she held up a purple bound book filled with more haunting love poems. Smiling eloquently the entire time, in it she penned the following inscription:

"To Jan, who remembers how the fiddle played. Cheers and love, Pegasus."

Since then, I've read many beautiful poems written by Pegasus, but the one that always thrills and entralls me the most is...

NIGHT SONG

Oh, I remember how the fiddle played,
And how we danced like wild grass in the wind,
And how the night birds joined your serenade,
And how the stars came sprinkling to rescind

The vagrant dark. And I remember love
That mingled with the laughter in your eyes,
And how the pumpkin moon hung close above

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The purple hill, and how the fireflies
Fell winding through the trees and
skipped among

The river reeds, and how the fish
leaped up,

All silvery with night. We were so
young,

I have forgotten how we filled the cup
Of youth's delight with fragile plans
we made...

But I remember how the fiddle played!
PEGASUS BUCHANAN

Pegasus has since died, but I will always remember the thrill of our first meeting nearly twenty years ago. I remember her cherished gift book to me, which I affectionately renamed "Pegasus's Book of Passionate Purple Poetry". I remember the essence of her beauty and grace. I remember how her words danced right off the page. But most of all, I remember how the fiddle played...

About the columnist: Jan Fowler is an award-winning columnist and author who was nominated for the national Purpose Prize, An AARP award given to people 50 and older who are striving to enhance the lives of others. Jan Fowler is the recipient of the Golden halo award for outstanding Literary achievement from the Southern California Motion Picture Council.

Jan has written several books and also hosted radio and television programs focused on Senior living at its Best. She is founder of Starburst Inspirations, Inc. a non profit in support of Redlands, California drug court.

She welcomes feedback and comments. Website is www.janfowler.com and email is janfowlerusa@yahoo.com

EDITORIAL NOTE: Our memories become our most treasured assets as we age, sharing them brings them back to life. Take an opportunity to share yours.

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ISSUES REGARDING THE LAW

by Margaret Heine

YEAR END 2023

THE YEAR END TANGO

As we approach the end of another year, it's time to take stock of those last minute tasks to save us money and put our legal affairs in order. Take this time to review your estate planning documents. Do you have a Durable Power of Attorney for finances and health care? Is your will still reflecting your wishes and desires? Do you have all of your assets transferred to your trust? Are your beneficiaries up-to-date on insurance policies, bank accounts, stocks, retirement accounts? If you don't have a trust, should you get one? These are just the basic reviews that should be done every year.

How can you save tax dollars in 2023? Some very easy techniques are available to everyone. Maximize your contributions to 401Ks, Roth IRA, IRAs, Health Savings Accounts, and Charitable donations. Health Savings Accounts are a great way to put aside money for medical expenses, which can grow tax free if used for medical expenses after age 65. Did you take your Required Minimum Distribution? If you are over age 50, did you utilize a catch up contribution to your IRA or 401K of up to \$7500? If you are over 70 ½ you can utilize a charitable donation of up to \$100,000 to offset gains from IRAs or other investments? Also look to see if you want to make any gifts in 2023 which will be non-taxable to you and the recipient.

A few articles ago we spoke about 529 College Savings Plans, Custodial IRAs for any working child. These are still great vehicles to utilize the \$17,000 tax exempt gift available in 2023. \$17,000 per gift per recipient per donor, allows for wealth to pass tax free to the recipient, and has no taxable impact on the donor. In 2024, the exemption amount will increase to \$18,000 per gift per recipient or \$36,000 per married couple to a gift recipient. As before, gifts on behalf of a person paid directly to an education institution and medical providers remain exempt from gift tax. Just note that any gifts in excess of the yearly exemption, is subject to a gift tax return (IRS Form 709), and these

gifts would be deducted from the lifetime exemption. Well worth it considering that the exemption amounts are so high now.

Do you have assets which have significantly increased in value, and you can afford to pass them to your beneficiaries this year? There is no federal tax on estates of \$13,610,000 less lifetime gifts in 2024. That is up from 2023 rates, and provides a way to transfer gifts to beneficiaries that have large gains, but not realize those gains. For example, real estate, stock accounts, things to be converted to cash at a later date. These exemption rates are only in existence until the end of 2025, when pursuant to the Tax Cut and Jobs Act of 2017, the increased exemption rates will return to pre-act levels.

In the latest IRS news releases, there are several changes coming in 2024 including tax filing dates for several groups of individuals or businesses. First, the IRS announced that they are going digital for most correspondence, non tax forms, responses to notices, and proof of eligibility for certain programs or credits. Instead of writing and mailing responses, taxpayers will now be allowed to answer electronically and upload documentation required.

They are also updating the "Where's My Refund" services to provide more information to an inquiry regarding the status of a return. The IRS has also committed that every telephone call during tax season will be answered within 5 minutes. That does remain to be seen, doesn't it?

The IRS has opened or reopened 50 in person IRS offices in 2023 to better serve taxpayers. Unfortunately, there are no in person offices in CA, NV, OR, WA, AZ or NV.

Coming in 2024 is an easier way to file taxes, Direct File. This will allow electronic filing of tax returns for free. Only federal tax returns can be filed on the system. If you are eligible for this service, you will receive a notice from the IRS directly you on use of the system.

In another improvement, the IRS will direct tax credits for qualifying new owners of clean vehicles a transfer of their credit to an authorized dealer in order to purchase a new clean vehicle. The intent is for the

credit to be utilized as part of the down payment of the vehicle.

The IRS has also announced several extensions for the filing of tax returns, quarterly payments, and payroll and business taxes in several circumstances.

The latest is for any business or person whose business or residence is in Israel, the West Bank or Gaza, or is a hostage, injured or killed as a result of the terrorist attack in Israel, you will have until October 7, 2024 to file your federal returns, quarterly payments, or make retirement contributions or rollovers instead of the normal filing dates.

There are a number of other filing date changes for victims of various floods, hurricanes, typhoons, storms and drought. The IRS relief is based on areas declared disaster areas by the Federal Government. The areas include parts of California, Georgia, Florida, and Guam. If you fall within the declared disaster area, you do not need to request an extension; it is automatically granted based on your residence address as stated on your tax returns. A full list of the areas and persons affected can be found at IRS.GOV.

In a quick employment law update for 2024, there are many changes coming, but these 3 changes take effect on January 1, 2024. Under SB616 Employers must give workers 5 days of sick leave or 40 hours of sick leave. SB848 extends bereavement leave to both parties for any "reproductive failure" — meaning, miscarriage, stillbirth, IVF or IUI failures among other reproductive events. The employer is barred from asking or requiring any documentation from the affected person, and the law caps the leave at a maximum of 20 days in a year.

Bolstering the pro-cannabis movement in the State, Under the California Fair Employment & Housing Act, AB2188, provides that employers are limited in ways they can test for cannabis use in workers. The new exemptions do not apply to those in the construction or building trades or if it is a federal contractor. Under the new provision, an



employer can only check for cannabis use by means of testing for psychoactive cannabis metabolites. This is bolstered by SB700 which prohibits employers from asking about cannabis use in applications or interviews, and prohibits them from

using any information from criminal histories for infractions, misdemeanors, or felonies related to cannabis.

2024 has many more surprises and changes awaiting us. Please check with your accountant, CPA, or tax consultant when making changes to your financial programs for tax planning. See IRS.GOV for more information on specific information on IRS programs and credits. Remember, this article is informational only, does not constitute legal advice, and should always be independently verified and reviewed by a professional in the particular area addressed.

Margaret A.M. Heine is the principal counsel at Heine Law Group. Her practice includes estate planning, wills, trusts, and probate as well as business, real estate, and civil litigation. Email: nbylegas@gmail.com or visit website at www.margaretamheine.com.

Resources

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So many internet threads can be propaganda, we recommend a few fact checking websites to help reveal truthsayers. Try www.Snopes.com; www.Politifact.com; www.Factcheck.org; www.leadstories.com; www.sciencefeedback.com; www.checkyourfact.com; www.poynter.org/coronavirusfactsalliance; washingtonpost.com/news/fact-checker
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Amanda



Letters to the Editor:
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nbynews@juno.com
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HOLIDAYS: As we approach the
 Christmas, Kwanzaa season and prepare
 for a new year in 2024, our minds tend to
 reflect on the year. Our hearts consider
 our joy, pain, and traditions we hold dear.
 Aging brings about more memories which
 are significant. Our opportunity to grow
 older is complicated with losses of loved
 ones, health issues, mental decline as well
 as joy, peace, and security.

I have found it truly healing when I
 share my experiences with others. There
 are blessings to receive as we give of our
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Once we find our own path and have
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Calculating a Healthy Weight

The definitions of overweight and obesity are based on body mass index, or BMI. BMI is based on your height and weight. Overweight for adults is a BMI between 25 and 29.9. Obesity is a BMI of 30 or greater. NIH has a tool to help you calculate your BMI. www.NIH.gov

"BMI is quick and easy to obtain, but it's not perfect," Yanovski says. A high BMI is usually caused by extra body fat. But it can also come from extra muscle, bone, or water.

If your BMI is high because of extra body fat, aim to lose about one to two pounds per week. "Some people might think losing weight quickly is the best strategy," says Dr. Alison Brown, a nutrition scientist at NIH. "But really, the safer and more sustainable weight loss is gradual."

To lose weight, you need to burn more calories than you take in. "Combining both calorie restriction plus physical activity tends to be most effective for weight loss," Brown says.



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BRIDGE BITES from The American Contract Bridge League

By: Brian Gunnell

NO SAFE EXIT

This month's deals have been about finessing. In earlier weeks we were trying to avoid them in favor of better alternatives. But this week, we are actually going to take a finesse. Eventually.

♠ AQ654
♥ K843
♦ K7
♣ 76

♠ K8
♥ T
♦ T8432
♣ 85432

North
West East
South

♠ JT9
♥ 65
♦ J965
♣ QJT9

♠ 732
♥ AQJ972
♦ AQ
♣ AK

None Vulnerable
 South West North East
 1♥ Pass 4♥ Pass
 6♥ All Pass

N-S take the express lane to 6♥ and West leads the ♠Q. You will win that and draw trumps in two rounds, but then what? You have 11 tricks, can you find the 12th?

This hand appears to depend on a successful Spade finesse and, if the ♠K is with West, then 6♥ makes. But that King is with East on the actual lie of the cards. Does that mean it's down one? Not at all! Having drawn trumps, Declarer cashes those minor suit winners, and leads a Spade to the Ace. Then he crosses back to hand with a trump and leads a Spade towards the Queen. East wins the King but has no safe exit. With nothing left but minor suit cards, whatever he plays will give Declarer a ruff and sluff. Declarer will pitch the Spade loser from his hand and ruff on the board. Making 12 tricks.

Taking the delayed finesse gave Declarer a second way to win. He would still make his slam whenever West had the ♠K, and he would also succeed when the King was doubleton with East. But only if Declarer cashes his minor suit winners first, forcing East to concede that ruff and sluff after winning the doubleton King.

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On the Go... CORAZON CABO RESORT & SPA



The Heart of Baja
BY JILL WEINLEIN

Whenever I travel to Los Cabos I always get a window seat on the plane to achieve a pleasant tingle while taking in the views. The desolate desert touching the aquamarine water is quite a sight. This time of year is prime for warm weather, whale sightings, culinary delights, swimming and relaxation.

Last month while staying four days at the new Corazon Cabo Resort & Spa, I enjoyed one of the best Baja California vacations ever. Flying into Los Cabos International SJD airport, the resort had a car service pick me up and whisk me to the property.

Arriving at the stunning white resort right on the beach, there are 310 spacious guest rooms and suites in one of the most architecturally modern designs in the heart of Cabo San Lucas. The word corazon means heart in English, and this resort has a lively pulse on Medano Beach.

Checking into my third floor room, I appreciated the large king-size bed, marble bathroom and spacious balcony. Opening the sliding door, to step outside, I was in awe with the views. Guests were swimming in two different infinity pools. Beyond the pools, views of three different cruise ships - Holland America Line, Celebrity Cruises and Princess Cruises were anchored in the Sea of Cortez.

Meeting friends for drinks and dinner up at the top of the resort's Rooftop360, I realized this is the heart of the resort in views, design and decor. Not only is this the highest rooftop bar in Cabo, this bar and lounge gets one's heart beating while taking in the views from the highest rooftop infinity swimming pool. The glorious 360 views from this venue is an ideal sunset watching spot. Later in the evening the space provides enchanting city skyline views while enjoying a cocktail.

The Rooftop360 bar is designed with beautiful Todos Santos custom tiles. White string lights and basket chandeliers hang from a leaf-patterned pergola ceiling. Highlights of the evening included an informative tequila flight tasting with fresh sashimi and sushi platter.

Each morning I woke just before sunrise and took a walk on the beach to the nearby marina. The sunrise evokes deep purple, pink, orange and yellow colors in the sky that reflect on the water.

Afterwards, I enjoyed breakfast and a green smoothie at the infinity Pool Grill



located on the lobby level. This is a popular social spot to capture a sunrise, swim during the day, and sip margaritas and nibble on guacamole and chips at sunset.

Next I walked down a level of stairs to the resort's Sparitual Spa. Outside on a terrace I joined a group sitting in a circle to receive a Mayan ritual chakra cleanse. After this spiritual ceremony, I checked into the Spa for a back and reflexology massage to unwind and get some knots in my back released. This spa has a large whirlpool hot tub, saunas and rain showers that I enjoyed before lunch.

The new Corazon Beach Club is an ideal lunch spot to wiggle one's toes in the sand. Located right on the swimmable Medano Beach, guests were swimming, stand-up paddle boarding and riding jet skis. While overlooking Los Cabos, meaning 'The Capes' in Spanish, I reclined in a large day bed while sipping a margarita and biting into a chicken quesadilla. Vendors selling

their wares can't approach guests in this exclusive beach club.

Later in the afternoon the resort arranged for us to board the 70-foot Tu Enamorado sailboat for a sunset dinner cruise. Walking with others over to the marina, we boarded the boat and received a mango cocktail before setting sail to El Arco, or 'The Arch'. Then we turned from the Sea of Cortez to the Pacific Ocean, and cruised along the coastline.

Walking to the front of the boat to take in the beautiful views, I hoped to see a gray and humpback whale. From the end of November to February, these enormous mammals cruise down to Mexico from Alaska to give birth to whale calves in the warm water. Looking out to the horizon, I spotted three plumes of water. These whales breached and exhaled at the surface, which looked like puffs of smoke rising from the water. While following these whales at a distance, the ship's crew delivered a charcuterie board and refilled our cocktails, before a surf 'n' turf dinner and dessert.

Walking back to the resort, we removed our sandals and walked along the water's edge taking in the lights of the other resorts and listening to lively music along the way.

The next morning, I woke up early again for another sunrise beach walk, before attending an AquaYoga class up at Rooftop 360. Floating mats were anchored with weights in the infinity pool overlooking Los Cabos and Medano Beach. Our yoga instructor guided us for an hour long class encouraging us to relax, breathe, stretch and appreciate the beauty surrounding us.

After a quick shower, we met in the lobby to walk two doors down to the iconic beach restaurant, The Office. When this lively Mexican restaurant opened in the 1970's, it was the only palapa dining spot on Medano beach. Known for their extra large margaritas and Micheladas, buckets of beers and tequila shots, it's a popular spot for lunch and dinner. Ordering fresh ceviche, fajitas, and burritos, we learned how the restaurant got its name. A local gringo and writer named Carlos Fuentes lived the good life wind-surfing off Medano Beach and entertaining friends under the palapa. He and others decided to call this spot 'The Office'. This name became known as the spot to go to for food and drinks. Soon a blue sign with yellow lettering popped up identifying 'The Office on the Beach'.

Later in the afternoon, the resort arranged a sunset e-bike tour with Cabolectric in San Jose del Cabo. While riding along designated bike paths, we rode to the beach and took a stroll towards the surf. Two ladies were near the waterline holding a basket. As I approached them, I peeked inside the basket and noticed a just-hatched sea turtle. When I asked about the turtle, the ladies placed a glove on my hand, and placed the turtle in my hand to gently hold. They guided me into the water to release the baby to enter the sea. I stood in awe as this tiny turtle swam and disappeared into the surf.

Driving back to the resort, we dined at the waterfront Aleta restaurant for dinner on our last night at Corazon Cabo Resort & Spa. This all day restaurant offers fresh, daily caught seafood, sushi, and a variety of Mexican specialties.

Cabo San Lucas was one of Jacques Cousteau's favorite places to document the beauty of the area while studying marine life. It is now one of my favorite spots too.

For reservations and specials go to <https://www.corazoncabo.com/>.



MEDICARE HELP

Free Medicare Help for Los Angeles County Residents

The Center for Health Care Rights is the official Medicare helpline for Los Angeles County; counseling appointments are available now as **Open Enrollment** kicks off Oct. 15, 2023 and **ENDS** December 7, 2023.

Los Angeles County residents have a place to turn for help when making their Medicare choices during Medicare Open Enrollment, which runs Oct. 15 to Dec. 7, 2023. Center for Health Care Rights is the official provider of free Medicare health insurance education, counseling, informal advocacy, and legal services for Los Angeles County residents.

The Center helps thousands of people navigate Medicare every year. State-registered counselors are available to help Medicare beneficiaries choose the right plan for their needs, overcome financial barriers to health care, avoid scams and make sense of the paperwork.

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"Appointments fill up fast during Open Enrollment, so we encourage Los Angeles County residents to give us a call today at 800-434-0222."

A nonprofit public service, the Center is funded by the State of California Department of Aging, the County of Los Angeles, and the City of Los Angeles through the Health Insurance Counseling and Advocacy Program (HICAP).

Los Angeles County residents, caregivers, families and health care providers can call the Center's helpline to schedule a free telephone appointment. Callers can speak one-to-one with Los Angeles-based counselors for unbiased, easy-to-understand information about Medicare. The Center offers help in 230+ languages. In-person counseling is also available at locations across the county.

The Center can be reached at 800-434-0222 or www.healthcarerights.org.

About The Center for Health Care Rights

Over the last forty years, the Center for Health Care Rights has helped tens of thousands of Los Angeles County residents navigate Medicare. A nonprofit public service funded by State of California, the County of Los Angeles, and the City of Los Angeles, the Center's state-registered counselors offers help in more than 230 languages. Learn more at 800-434-0222 or www.healthcarerights.org.



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CORAZON CABO RESORT

Continued from Page 12



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Going Without Food • Fasting diets mainly focus on the timing of when you can eat. There are many different fasting diets, sometimes called "intermittent fasting." In time-restricted feeding, you eat every day but only during a limited number of hours. So, you may only eat between a six- to eight-hour window each day.

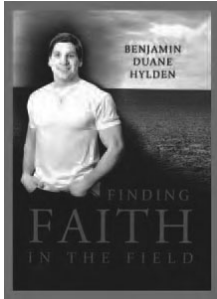
For example, you might eat breakfast and lunch, but skip dinner. In alternate-day fasting, you eat every other day and no or few calories on the days in between. Another type restricts calories during the week but not on weekends.

Fasting has even slowed the aging process and protected against cancer in some experiments. www.nih.gov

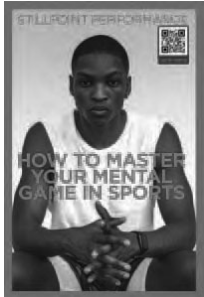
Early results have found that some types of fasting may have positive effects on aspects of health like blood sugar control, blood pressure, and inflammation. But fasting may also cause weight loss. Thought Process is DELAY not DEPRIVE.

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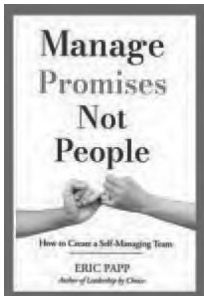


***Finding Faith In The Field* By Benjamin Duane Hylden** available at Amazon, Goodreads and Barnes & Noble. On a cold April day, Ben Hylden tried on his suit coat for the upcoming school prom, then sped toward nearby Park River, ND, for an appointment. Running late and driving too fast, he lost control of his car on ice, flipped the car and was thrown out the passenger's door-plunging face first into an icy field. Ben's face and body were crushed, along with his dreams of being a basketball star. As his battered body lay in the field, Ben's life seemed to be coming to an end. However, it turned out to only be the beginning of a remarkable journey of faith that showed him glimpses of life beyond this world, and gave him a new perspective on what matters most.



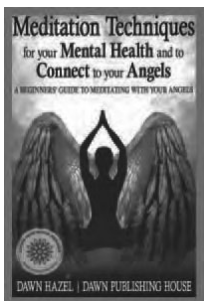
***How To Master Your Mental Game In Sports* by Jennifer Heistand** available at Amazon and Balboa Press. When athletes cannot master the mental component of their game, they struggle to reach the next level and generally do not understand what is standing in their path. But there is a way for them to achieve physical-mental balance and unlock their true potential. In *How to Master your Mental Game in Sports*, author Jennifer Heistand explores the intricacies of the Heart, Mind, and Body connection. She shares with readers the unique techniques that help athletes in all sports perform at their highest level while being "in the zone". Athletes need to be in peak physical form to ascend to the top of their field, but an understanding of their mental state and its connection to their

physical performance is crucial. They need to achieve the StillPoint of their mind-the place where they are free from the task of managing thoughts and handling emotions. Once athletes overcome the inner noise that prevents them from being in a "flow state" the sky is the limit. Understanding why mistakes are occurring is the key to correcting them. This book allows athletes to intuitively grasp these concepts, written in plain language that is easy to digest, and using sports-specific scenarios to illustrate its points.



***Manage Promises not People* by Eric Papp** available at Amazon Have you ever managed people who don't follow through on their commitments? Virtually every manager has grappled with this issue, and knows how difficult, frustrating, and time-consuming it can be. Luckily, you don't actually need to manage people. You need to manage their promises. Micromanagement is what happens when you manage the person instead of their promises. When we honor our promises and ensure others do the same, we make things happen and feel more in control and confident. In this transformative book, you'll learn the secrets of effective leadership 1) The Three Parts of a Promise, 2) Repairing Broken Promises, 3) Coaching Others to Honor Their Word

This book is full of stories, examples, and exercises that will help you become a more effective leader. It is a must-read for anyone who wants to improve their personal and professional lives.



***Meditation Techniques For Your Mental Health And To Connect To Your Angels* by Dawn Hazel** available at Barnes & Noble, Target and Walmart. Did you know that meditation is more effective than morphine when it comes to treating pain? Morphine and other painkillers can lower pain by an estimated 25%. However, recent studies show that practicing regular meditation can decrease pain by 57%! If you are looking for something that will help improve your mental health, reduce pain, and connect to your angels, then you really need to read this book *Meditation Techniques for Your Mental Health and to Connect to Your Angels* is the ultimate guide you need to instill that change in your life that you yearn for.

It is time you did something for yourself. Start living your extra life with *Meditation Techniques for Your Mental Health and to Connect to Your Angels* today!



***Out Of The Darkness* by David A. Jacinto** available at Amazon, simonandschuster.com and Goodreads. This is the fast-moving story of a young boy overcoming the iron-fisted rule of the massively wealthy lord of the land, who not only owned much of South Yorkshire's coal mines and the villages in which the miners lived, but the mortgage on their lives. With the help of his family, he confronts the tyrannical system of industrial slavery, His Lordship's brutal psychopathic enforcer, and a society that fostered the oppression of the working class. From his desperate beginnings, we follow Tom on a path to a brilliant career, his love affair with a strong-willed woman, and his courageous fight to help change the course of industrial slavery in England. Thomas Wright was drawn to what Abraham Lincoln called, "the last best hope on earth," and has left a vast American legacy, including his seven-year-old great, great, great grandson Cole, pictured on the front cover of this book.



— Franklin D. Roosevelt's New Deal and Lyndon Johnson's "Great Society" – a failure.

***Rome 476* by David Parker** Essays Available at Amazon and Barnes & Noble. The very title of Parker's new collection of essays, *Rome 476* (Waterside Productions – October 2023) is intended to inspire readers to return to a study of history. He awakens our short attention spans with powerful events in world history – for example, the fall of Western civilization in 476, when the Roman army refused to stop the invading Huns. Those soldiers stood by as Rome and its Colosseum was destroyed. Why? They hadn't been paid. Why? All tax revenue went to service interest on the debt. Sound familiar? David Parker argues that every year, America's elected representatives drift further from the principles upon which this nation's great democracy was founded. In several essays, he describes milestones in American history initially hailed as "progress" – Franklin D. Roosevelt's New Deal and Lyndon Johnson's "Great Society" – a failure.

***Southern Light, Oxford, Mississippi* by Eileen Saint Lauren** available at Amazon, Goodreads and Barnes & Noble. This is a story of the blended real and the fantastic set in the town of Oxford, Mississippi, near Faulkner's long-time home of Rowan Oak, now located on the property of the University of Mississippi. It spans from the American Civil War 1861 to Christmas Eve 1960. The tightness of the setting and the façade of small-town peacefulness deny the tormented souls who live within the houses and in the revered moss-hung environment where everyone – knowingly and unknowingly – is intimidated by the recurrent appearance of the Southern light. There is only one privy to a twenty-five year old secret. A secret born of rage and silent suffering, together the haunted characters plot and seal the message of this timeless novel: "Truth can stand amid the Southern light."

this timeless novel: "Truth can stand amid the Southern light."

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FRAUD PREVENTION HABITS FOR THE HOLIDAYS

By Dr. Sherry McCoy, PhD
Stop Senior Scams! Acting Program*



Stop Senior Scams from Happening

Happy Holidays! Believe it or not, it's December 2023 and the winter holidays are upon us! The new year – 2024 – is just around the corner. As we head out into the holiday season, let's remember that despite all the good cheer and loving intentions of most people, fraudsters will, nonetheless, be out in full force. They won't be taking the holidays off! Instead, they'll be thinking up nefarious ways to rip people off! So, let's take the time to review some key essentials that will help us steer clear of fraud during the holidays. The most important way we as seniors can protect ourselves from scammers is to develop good habits in fraud prevention.

Good Fraud Prevention Habits to Cultivate During the Holiday Season!

#1 – Develop and maintain a pro-active commitment to staying consciously aware of the reality we live in. In the 21st century, scams have become part and parcel of everyday life. Sadly, this is true, whether we like it or not. To combat this reality, Rachel Tobac (an "ethical hacker" and CEO of Social Proof Security who appeared on television in a May 21st 60 Minutes episode**) suggests we adopt the pro-active attitude/strategy of "Being Politely Paranoid."

#2 – Make it a regular everyday practice to report all scam emails, texts, phone calls, mail, etc. to the Federal Trade Commission (FTC). The importance of reporting scams AND attempted scams cannot be overstated. Law enforcement can't fight a problem it doesn't know anything about. If we want to stop the problem of scams that target seniors, we have got to shine a light on that problem. The best way to do that is to REPORT, REPORT, REPORT!

#3 – Recognize that anyone can be a victim of fraud. – None of us are invincible. The FBI reports that last year Americans lost more than \$10B to online scams and digital fraud**. When you consider that only a very tiny fraction of fraud crimes are actually reported, it highlights the fact that the real amount of money lost to fraudsters is *significantly* greater. It also means that a significant number of people who were defrauded by scammers last year did not report those crimes. Statistics show that nowadays, we are more likely to be the

victim of online theft than a break-in at home**. And fraudsters are upping their game, using AI (artificial intelligence) and voice-cloning to make their lies more believable, and thus more dangerous to the general public.

#4 – Offer Encouragement – Encourage those who have been the victim of a scam to report what happened to the FTC and local or federal law enforcement agencies. Discuss the importance of reporting scams. If you or someone you know is the victim of a scam, talk about what happened in a safe environment, i.e., with friends and family who are non-judgmental, or with a scam support group. Scam shaming is a real problem in our society. We tend to blame the victim rather than directing our ire where it belongs – at the criminals who perpetrated the crimes in the first place. This needs to change.

#5 – Code Word – Consider having a "code word" with family members, your spouse, and/or close friends. If you get an unsolicited call from someone claiming to be a loved one who is in some kind of trouble/emergency and needs your help right away, ask the caller for the "code word." If the caller knows the "code word," you'll know the call is legit. If the caller doesn't know the "code word," then the call is clearly a scam! Just hang up!

#6 – Take 5 / Tell 2 – The Stop Senior Scams Acting Program (SSSAP) first learned about the "Take 5 / Tell 2" campaign to steer clear of fraud from our friends in Canada at the Senior Resource Center Saint John, N.B.*** (And our Canadian friends borrowed this idea from their friends across the pond in Great Britain!) The idea behind "Take 5 / Tell 2" is this – Make a commitment to yourself to take 5 minutes to chill, and talk to 2 people, before you respond to an unsolicited text message, email, phone call that is alarming. This is a step that will help us "get out from under the ether" of a scammer's intent to trick us into believing their lies are truth. When we're in a state of panic, we are not thinking clearly and tend to make poor choices. Taking 5 minutes to chill and speak with at least 2 other people about the matter can help get us back on track, so we can reasonably assess the situation and act from a place of reason, not from fear.

#7 – Be Present – Practice being aware of your surroundings and staying focused in the present moment. This goes a long way in helping us stay grounded and aware of what's going on around us at every moment. Check in with yourself throughout the day as you go about your daily activities. Be kind to yourself as you

simply note where your mind is wandering. As your self-awareness increases, it will become easier to stay focused in the present moment!

#8 – Remember This Important Red Flag – If it sounds too good to be true, it probably is!

#9 – Educate Yourself on Scams That Target Seniors – Finally, it's important to stay up to date on what's going on in the world with scams, especially those that target seniors. The more we know about scams and tactics used by scammers, the more we develop our awareness in this arena, the better off we will be. Knowledge is a powerful deterrent to fraud. Read all you can about scams and share what you know with others. Over the course of 2023, I wrote about many of the prevalent scams that target seniors in this NOT BORN YESTERDAY column. For a complete list of all my articles this year, please see my 2023 SCAM BUSTER REFERENCES LIST* below. It is my sincere hope that the information in this year's column will help you steer clear of fraud, or help you recover if you have been the victim of a scam. Please feel free to peruse these articles at your leisure. I welcome your comments and wish you all the best in the coming year.

Stay Safe and Happy Holidays!

*2023 SCAM BUSTER REFERENCES LIST

NBYS Jan. 2023 – *New Trends in Senior Scams 2023*, <https://nbynews.com/new-trends-in-senior-scams-2023/>
NBYS Feb. 2023 – *Romance Scams and the Fraud Prevention Act of 2022*, <https://nbynews.com/romance-scams-and-the-fraud-prevention-act-of-2022/>
NBYS March 2023 – *Parking Lot Scams*, <https://nbynews.com/parking-lot-scams/>
NBYS April 2023 – *AI 'Voice Cloning' Scams*, <https://nbynews.com/ai-voice-cloning-scams/>
NBYS May 2023 – *Juice Jacking and Lottery Scams*, <https://nbynews.com/juice-jacking-and-lottery-scams/>
NBYS June 2023 – *Vacation / Travel Scams*, <https://nbynews.com/vacation-travel-scams/>
NBYS July 2023 – *Best Practices to Deter Scammers*, <https://nbynews.com/best-practices-to-deter-scammers/>
NBYS Aug. 2023 – *Skimming and Credit Union Imposter Scams*, <https://nbynews.com/skimming-and-credit-union-imposter-scams/>
NBYS Sept. 2023 – *A New Constant – Scams in Everyday Life*, <https://nbynews.com/a-new-constant-scams-in-everyday-life/>

NBYS Oct. 2023 – *Update – Why We 'Blame the Victim'*, <https://nbynews.com/update-why-we-blame-the-victim/>

NBYS Nov. 2023 – *PayPal Scams and Mystery Gift Scams*, <https://nbynews.com/paypal-scams-and-mystery-gift-scams/>

**CBS News, "Ethical hacker scams 60 Minutes staffer to show how easy digital theft is," by Aliza Chasan, May 21, 2023, <https://www.cbsnews.com/cdn.ampproject.org/c/s/www.cbsnews.com/amp/news/how-digital-theft-targets-people-from-millennials-to-seniors-60-minutes-2023-05-21/#x>

***CBC News, "Here are the top scams in Ontario and tips on how to avoid them," by Nicole Brockbank, March 02, 2023, <https://www.cbc.ca/news/canada/toronto/fraud-scams-tips-avoid-ontario-1.6764432>

WHERE TO REPORT SCAMS

Federal Trade Commission at 877-382-4357 or online at <https://www.ftccomplaintassistant.gov/#cmt&panel1-1>.

For questions about Medicare fraud / abuse, contact Senior Medicare Patrol (SMP*) at 1-855-613-7080.

U.S. Senate Special Committee on Aging's Fraud Hotline at 1-855-303-9470.

Dr. Sherry McCoy, PhD is a freelance writer & actor for the Stop Senior Scams! Acting Program (SSSAP) in Los Angeles. Follow SSSAP on Facebook at <https://www.facebook.com/SSSAP2016/?fref=ts>. For more info re: SSSAP, contact Adrienne Omansky at SSSAP4U@gmail.com. Questions for the writer should be directed to "Dear Sherry" at *Not Born Yesterday!* P.O. Box 722, Brea, CA 92822 or nbynews@juno.com.

SSSAP Events



Wednesday, November 15th, SSSAP presented its education program at the Los Angeles Public Library – Palisades Branch Library; Host – Librarian Barbara Birenbaum; SSSAP Educator – Ann Stahl. Seen in the picture (from left to right): John Darnell, EMPOWER L.A.; Sherry McCoy, Michael Brodie, and Beverly Weir, SSSAP actors.

Be Empowered. Find Your Voice. Speak Out About Fraud!

Remember: You may be a target, but you don't have to be a victim

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CALLING FOR SENIOR IN ACTION NOMINATIONS

INTERESTED?

If you or someone you know would be a good fit for this feature, PLEASE reach out to us. Each month we highlight individuals over 65 that are still active. **Not Born Yesterday!** readers are welcome to self-nominate or submit information about a friend, family member, or acquaintance. Contact nbynews@juno.com or 562-691-2509 to arrange an interview with Marilee. See page 3 for example.

"CHANGE YOUR THINKING... CHANGE YOUR LIFE." Ernest Holmes, Founder:

Science of Mind Philosophy

Interested in learning more about Science of Mind - See page 10 for the Center for Spiritual Living information.

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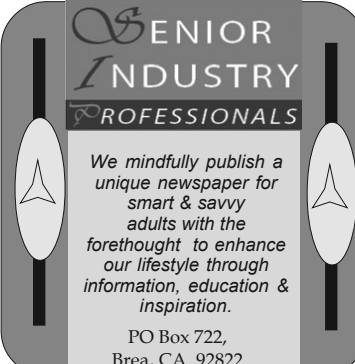
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National Council on Aging.



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Finalists for Ms. Senior America



The fabulous Tropicana Hotel and Casino in Atlantic City was the setting for the Ms. Senior America 2023/2024 National Finals. Forty nine contestants representing our nation's states gathered on October 19th, to see who would take the title of Ms. Senior America. Three days of competing in categories, a personal interview with judges, then modeling a fabulous evening gown, and reciting, by memory, her personal Philosophy of Life. The final category was TALENT. We are so proud of Elizabeth Goldstein, who represented California, and was awarded the 1st runner up title. Elizabeth was magnificent in all categories and wowed the audience with her vocal jazz rendition of 'Summertime'.

The new Ms. Senior America is Dr. Terre Quinn, from the state of Texas.



The Ms. Senior America Pageant is the largest pageant in the country to represent and bring honor to senior women over the age of sixty. The purpose of Senior America is to develop, foster, and promote programs and activities that dispel the myths of aging, by enhancing the lives of senior women, by providing opportunities to grow mentally, physically, and spiritually. The philosophy of Ms. Senior America is based on the belief that seniors are the foundation of America and our most valuable treasures.

Ms. Senior California welcomes all seniors to come experience our 'Age of Elegance' pageant in March of 2024, which takes place at the Norman Murray Senior Community Center, in Mission Viejo. Please check our Ms. Senior California webpage: mssrcalifornia.net for the confirmed date. If you are ready to have fun, make new friends and start a new exciting adventure in 2024, please email Elvia Harris, Ms. Senior California Administrator Director at: eharris5@me.com.

Warmest regards,
Elvia Harris

DECEMBER SHOW IN LONG BEACH

12) MONDAY, DECEMBER 4th... "A MERRY MATHIS CHRISTMAS" – Johnny Mathis, best-known for popular Christmas hits like "Let It Snow," and "Silver Bells" have made him the undisputed and iconic "Voice of Christmas." So, join us to celebrate in the holidays as headline entertainer, Richie Merritt pays tribute to Johnny Mathis and performs some of his greatest Classic and Christmas hits and hear why, "It's just not Christmas without Johnny Mathis!"

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Four Ways to Bring Music into Your Days

The Music Man Foundation

4 Ways to Bring Music into Your Days

By Sarah Lyding, Executive Director of The Music Man Foundation

For all of us who smile when we hear our favorite song, or turn to sad music when we're feeling low, we understand the power of music. But the fact is that the benefits of music go beyond changing our mood. When people listen, play, or dance to music, they experience a range of benefits to their health and wellbeing.

As the executive director of The Music Man Foundation, I spend my time working to bring music to more people in impactful ways. Our Foundation partners with organizations that are permanently changing the way music is embedded in our schools, health care systems, and communities. We're laser-focused on this because we've seen the research that supports music's potential to improve lives.

For older adults, studies show that music can sharpen the mind, improve memory and focus, reduce stress, and help with depression. Research even shows that participation in the arts strengthens social ties and increases tolerance for others.

Here are a few ways older adults can incorporate music into daily activities:

1. Dance or move to music
Dancing and moving to music is great exercise and relieves stress. Put on some favorite "oldies" – even just five minutes of movement can have health benefits.

2. Watch musicals (and sing along!)
We love *The Music Man* and *The Unsinkable Molly Brown* by Meredith Willson, in whose honor The Music Man Foundation was established. *Hamilton*, *Singin' in the Rain* and *West Side Story* (both the original and the remake) are also great options.
3. Look for free concerts
Many cities, museums, schools and universities offer free concerts. Connect with friends and family while enjoying a variety of music genres. An added benefit – listening to new kinds of music engages the brain in different ways.
4. Pick up a musical instrument
This might seem intimidating, but a new study shows that learning to play an instrument as an adult can strengthen your mind, help your ability to hear in noisy situations, and prevent cognitive decline. Search for free instrument lessons on YouTube.

At the Foundation, we know that music is an incredible force for good for people of all ages, and for families, neighborhoods and even entire cities. This is why we partner with organizations working to bring the benefits of music to our health care system, public schools, justice system, and to older adults.

These tips are just a starting point to add music to daily routines to feel better and see improvements to mood, health and relationships!

BIO:

Sarah Lyding is executive director of The Music Man Foundation, a Los Angeles-based charitable foundation that has invested over \$22 million in more than 80 nonprofits that are working to bring music to more people. The Music Man Foundation, named after the Tony-winning musical written by Meredith Willson, was started by Meredith's wife Rosemary Wilson. In addition to *The Music Man*, Meredith Willson wrote the music and lyrics for the musical *The Unsinkable Molly Brown*, and beloved songs *It's Beginning to Look Like Christmas* and the University of Iowa fight song.

Non Profit Spots - Does Your Group Qualify?

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IN-HOME CARE that you can trust for your loved ones. 24-hour personal care for individuals with severe disabilities. A-1 references. Call Mancini at 1-310-764-8299.

VOLUNTEERS NEEDED



Looking for a way to make new friends and help people? Then the Coast Guard Auxiliary could be for you. Check us out on the web, www.cgaux.org

UNHAPPY ABOUT THE WORK THAT WAS DONE ON YOUR HOME.

CONTACT - Complaint Resolution Program Location
Department of Consumer Affairs 1125 N. Market Blvd., Suite S-202
Sacramento, CA 95834
1-800-952-5210



CALFRESH Food Assistance has eligibility criteria, call 1-877-847-3664 to see if you qualify

Services Offered

HANDYMAN, PAINTING, & MISC ODD JOBS. San Gabriel Valley, Pasadena. Call DON 1-818-445-6180

READING: A Great Past Time

The Library of Congress has thousands of books on line - Open to the Public and FREE to read. GO TO

www.read.gov



Interested on serving on a Jury?

Jury Service

Orange County: 657-622-7000
San Bernardino: 909-884-1858
Los Angeles: lacourt.org

BASEBALL CARD COLLECTION for SALE

Some sets boxed and sealed, MANY singles.
All good quality.
Call to set up time to see.
La Habra.
David. 1-562-691-2509.

WANTED ROOM TO RENT

75 year old male wants sleeping room to rent, La Cresenta/Pasadena Area. Call Don at 1-818-445-6180

Personals For Women

"Divorced White Male, late 70's, 6'2", youthful, educated, athletic, healthy, fit. ISO attractive lady. Age and ethnicity are not important. Cell # (520)351-2860."

EVENT Segerstrom Center for the Arts

In person and Phone-
The Box Office & Performances at 600 Town Center Drive Costa Mesa, CA 92626 (714) 556-2787
Monday 10am-2pm
Tuesday through Friday Noon- 5pm
Closed Saturday's and Sundays
Online - SCFTA.org
Group Sales: 714-755-0236

Dec. 8 begins - The Nutcracker
Dec. 9 begins- 123 Andres
Dec. 9 - Concordias Christmas Concert
Dec. 14 begins - A Merry Little Christmas with Megan Hilty

CALL FOR DATES & RATES

FOOD ASSISTANCE

If you know anyone, especially someone over the age of 65 that might benefit from the CalFresh program. Please check the Department of Public Social Services (DPSS) website for dates, times, partners and locations. <http://dpss.lacounty.gov/dpss/calfresh> or www.dpssbenefits.lacounty.gov.

CALFRESH (formerly known as food stamps, SNAP, EBT) has an on-going campaign to help make healthy food choices.

The purpose of the state funded program is to:

- 1) Reduce Hunger;
- 2) Reduce Food Insecurity;
- 3) Promote Nutritional Choices and;
- 4) Provide Healthy Eating Education.

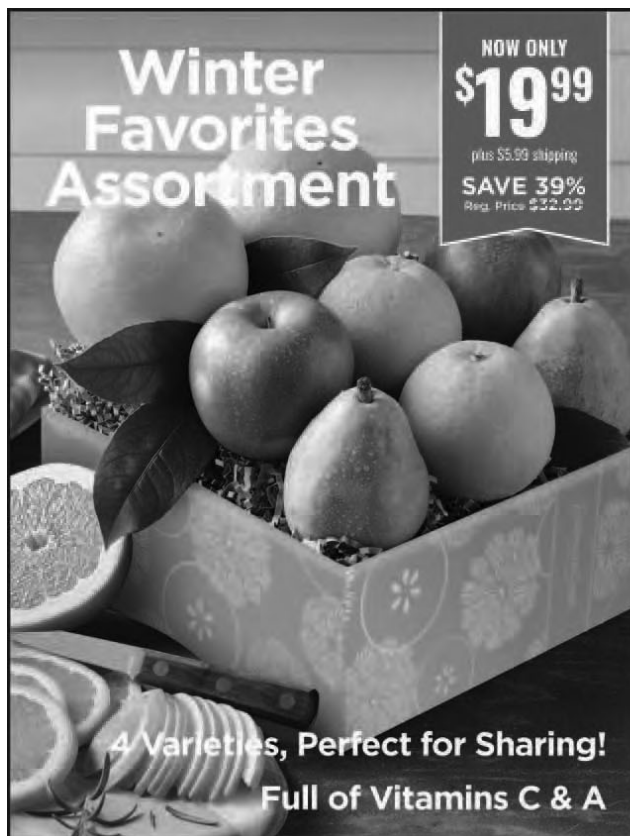
Many local Farmers Markets are participating.

The Department of Public Social Services' CalFresh program wants everyone to understand this is not a public charge; which means you nor anyone in your family will be billed for the services in the future and it does not have any effect on your citizenship status.

Help us fight the stigma associated with being a part of the CalFresh program. There may be a senior citizen in your neighborhood that could benefit. Please show them this article and help them sign up.

Contact CalFresh for a FREE Consultation. To contact CalFresh, Call 1-877-847-3663 or visit website at www.calfresh.ca.gov. Find out if you qualify or simply request a brochure to be mailed to you at no charge.





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- **2 Navel Oranges** Seedless with bright, sparkling flavor.
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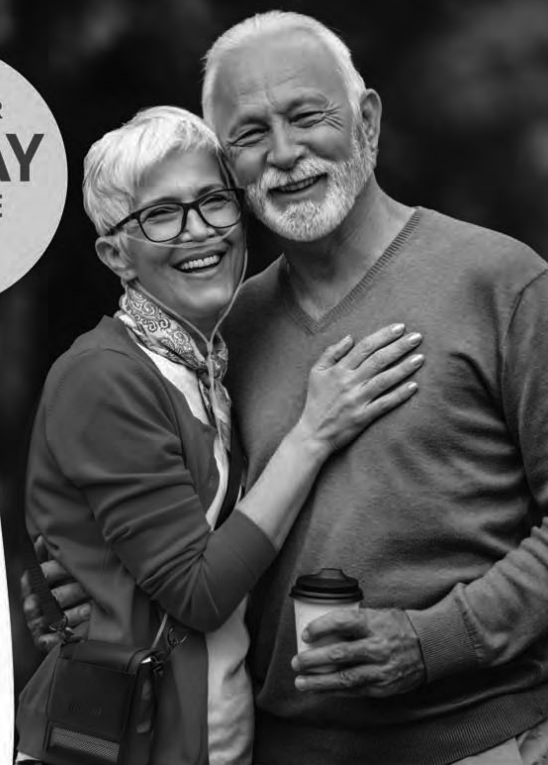
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