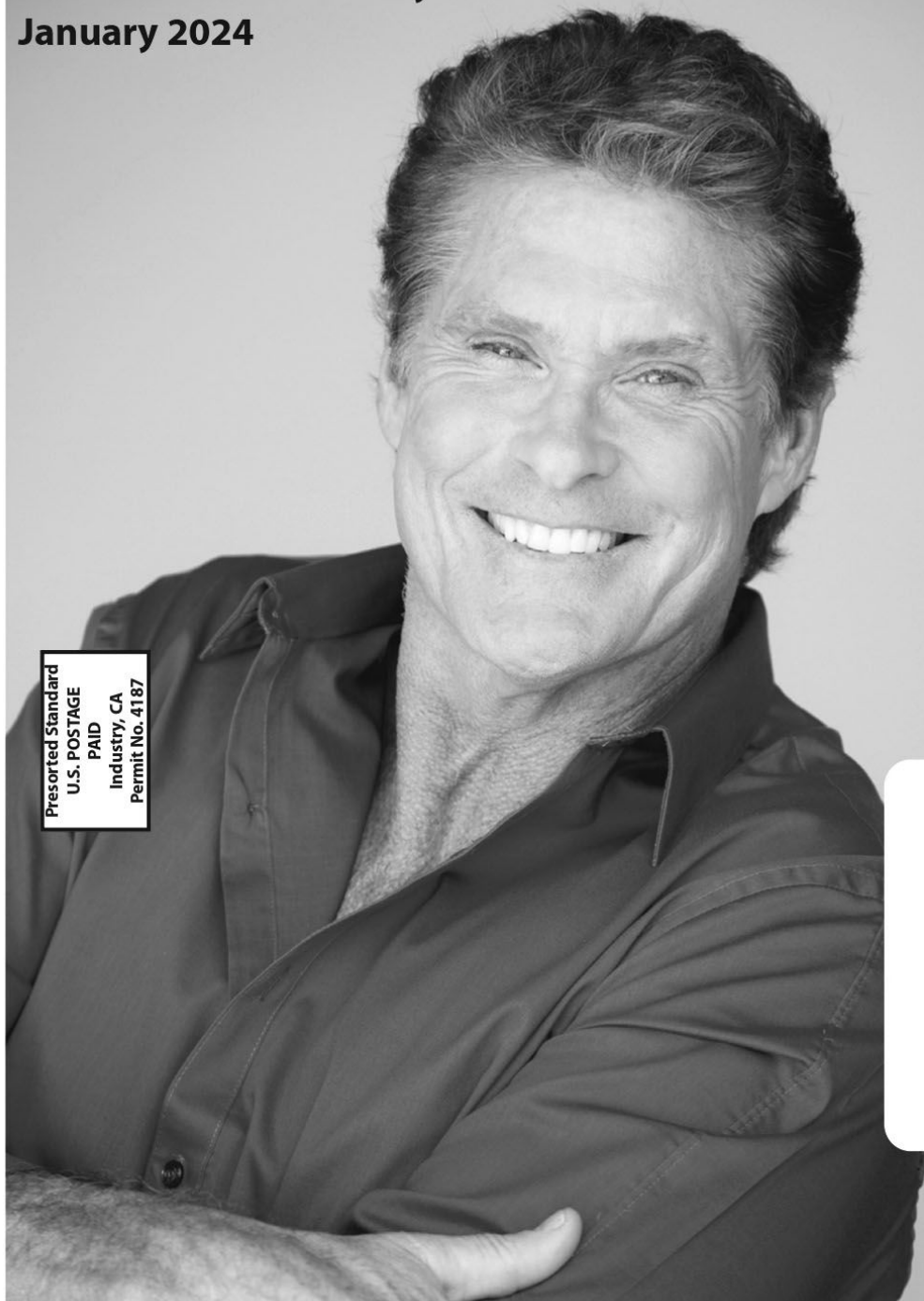


# *Not Born Yesterday!*

News for Smart & Savvy Adults  
January 2024



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Hasselhoff  
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## David Hasselhoff ~ An Envious Career

David Michael Hasselhoff (born July 17, 1952), [1] nicknamed "The Hoff", is an American actor, singer, and television personality. He has set a Guinness World Record as the most watched man on TV. Hasselhoff first gained recognition on *The Young and the Restless* (1975–1982), playing the role of Dr. Snapper Foster. His career continued with his leading role as Michael Knight on *Knight Rider* (1982–1986) and as L.A. County Lifeguard Mitch Buchannon in *Baywatch* (1989–2000). He also produced *Baywatch* from the 1990s until 2001 when the series ended with *Baywatch Hawaii*.

Hasselhoff has appeared in films, including *Dodgeball* (2004), *The SpongeBob SquarePants Movie* (2004), *Click* (2006), *Hop* (2011), and *Piranha 3DD* (2012). Before Samuel L. Jackson, Hasselhoff was the first actor to portray the Marvel Comics character Nick Fury in the telefilm *Nick Fury: Agent of S.H.I.E.L.D.* (1998). In 2000, he made his Broadway debut in the musical *Jekyll & Hyde*. Following his debut, he starred in other musicals including *Chicago* and *The Producers*.

Hasselhoff has released a total of 15 studio albums, which found success mostly in German-speaking parts of Europe, where he has garnered multiple gold and platinum awards, with the single "Looking for Freedom" achieving number one in Germany and Switzerland. Hasselhoff has also worked as a talent show judge on television shows such as *America's Got Talent* (2006–2009) and *Britain's Got Talent* (2011). Hasselhoff was born in Baltimore, Maryland, the son of Dolores Theresa (née Mullinex; April 23, 1930 – February 11, 2009), a homemaker, and Joseph Vincent Hasselhoff (May 2, 1925 – November 16, 2014), a business executive. His family is Roman

Catholic with German, English, and Irish descent. His great-great-grandmother, Meta, emigrated with her family to Baltimore from Völkersen, Germany in 1865.

He spent his childhood in Jacksonville, Florida, and later lived in Atlanta, Georgia, where he attended Marist School. Hasselhoff made his theatrical debut at the age of seven in *Peter Pan*, and ever since his childhood dream was to have a career on Broadway. He graduated from Lyons Township High School in La Grange, Illinois, in 1970. He was a member of the speech team, senior discussion leaders, president of the choir, captain of the volleyball team and held roles in several plays (including one lead role as Matt in *The Fantasticks*). He studied at Oakland University before graduating with a degree in theater at the California Institute of the Arts.

Hasselhoff was recruited by then NBC President Brandon Tartikoff to star in the action crime drama series *Knight Rider* from 1982 to 1986 as Michael Knight. He has described *Knight Rider* as more than a TV show: "It's a phenomenon. It's bigger than *Baywatch* ever was." On the success of *Knight Rider* – "It's because it was about saving lives, not taking lives, and it was how one man really can make a difference." His role in the show led him to a People's Choice Award for 'Most Popular Actor'.

Hasselhoff returned to television on *Baywatch* which premiered in 1989. Although it was canceled after only one season, he believed the series had potential, so Hasselhoff revived it for the first-run syndication market in 1991, investing his own money and additionally functioning as executive producer. His contract stipulated royalties to be paid to him from the rerun profits, which gave him the financial liberty to buy back the rights to *Baywatch* from NBC.

In its second incarnation, *Baywatch* was much more successful. It ran for a total of 11 years and, from the 1990s until its series finale in 2001, was watched by almost 1 billion viewers across 140 countries, solidifying

his status among the world's foremost television personalities of the said period. This success combined with his royalties and his other ventures have placed Hasselhoff's fortune at more than \$100 million.

Hasselhoff produced *Baywatch* for first run syndication. He has spoken at both the Oxford and Cambridge Student Unions.

On May 18, 2017 Funner, California introduced its first official mayor: David Hasselhoff.

On October 28, 2019, Dolly Parton announced that David Hasselhoff would star in *9 to 5: The Musical* at the Savoy Theatre in London's West End from Dec 2, 2019, until Feb 8, 2020.

Hasselhoff was married to actress Catherine Hickland from March 24, 1984, to March 1, 1989. Their wedding was recreated in the *Knight Rider* Season 4 episode "The Scent of Roses" which first aired on January 3, 1986.

Hasselhoff married actress Pamela Bach in December 1989. The couple have two daughters: Taylor Ann Hasselhoff, born May 5, 1990, who attended the University of Arizona and was cast for the 2015 season of *Rich Kids of Beverly Hills*, and actress Hayley Hasselhoff, born August 26, 1992. In January 2006, Hasselhoff announced he was filing for divorce, citing irreconcilable differences. Their divorce was finalized in August 2006. Bach was given custody of one daughter and Hasselhoff custody of the other, until Hasselhoff later obtained custody of both. As of December 2010 he resided in Southern California with his daughters.

In late 2011, Hasselhoff began dating Hayley Roberts, from the town of Glynneath in Wales. As a new couple they attended Gordon Ramsay's Christmas special of that year. In the 2012 sequel, when asked about engagement they related how they had discussed it. On July 31, 2018 they

married in Apulia, and in August they honeymooned in their Maldives.

Hasselhoff is a fan of Welsh rugby union, and the couple attend matches in Wales.

In May 2016, Hasselhoff said he could not afford alimony of \$252k a year to Bach anymore, because he had less than \$4000 in cash to his name. He made \$112k a month, but spent \$66k and due to alimony, taxes and living expenses he had little left. In September 2017, Hasselhoff filed formal requests to end alimony payments and cited his ex-wife's "failure to make any efforts to become self supporting, contribute to her own support, or even make any efforts to gain job skills." Hasselhoff and Bach reached an agreement which reduced payments since December 1, 2017, from \$10,000 to \$5,000 per month.

Alcoholism- On May 3, 2007, a viral video surfaced online of Hasselhoff appearing to be severely drunk inside his home. His daughter, Taylor Ann, who filmed the video, can be heard interrogating him and asking him to stop abusing alcohol. She also warns her father he could be jeopardizing his spot on the Las Vegas production of *The Producers* he starred in at the time. In the wake of the leaked clip, Hasselhoff issued a statement saying it was recorded by Taylor Ann so that he could see how he behaved while intoxicated and the footage was deliberately released. As a result of the video, Hasselhoff's visitation rights with his two daughters were suspended on May 7, 2007, for two weeks until the video's authenticity and distributor were determined. In May 2009, Hasselhoff's attorney, Mel Goldsman, described Hasselhoff as "a recovering alcoholic". Net worth estimated \$100 Million.

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## Not Born Yesterday!

Vol. 64, No. 01

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Display & Classified Advertising

Special Editions & Sponsorship

Circulation & Distribution

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Published monthly by  
Senior Industry Professionals  
P.O. Box 722, Brea, CA 92822  
[www.nbynews.com](http://www.nbynews.com)

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## Senior in Action ~ Becky Bullard

By Marilee Marrero Stefenhagen

**Question:** *Becky, if you don't mind, please share your age.*

Becky: "I'm a Scorpio who just turned 73 in November 2023. I was born in Los Angeles, but we moved to Whittier where I was raised. I graduated from La Serna High School, then attended Rio Hondo Community College where I studied to be an LVN (Licensed Vocational Nurse). After I received my LVN certification in 1970, I practiced in hospitals from 1970-1984. In 1984, my husband Rocky fell off a tanker truck at work, and broke his back in three places. I quit working to be his full-time caregiver for the next fourteen years until his death in 1998."

**Question:** *What would you like to share about your family?*

Becky: "My father was my hero. He was a firefighter, and he told me, *'You can be anything you want to be. Don't let anyone stop you.'* My mom's mother told me the same thing. I am only 5'1", and she said, *'Becky, you're short but don't let that hinder you. There is nothing you can't do if you put your mind to it.'* My personality in high school was quiet and shy, although I sang in the choir for four years. You can still get me to sing karaoke without much coaxing. My husband Rocky (aka Myron) was the stepfather to my two daughters, Cindy and Carrie by a previous marriage. Over the years, our daughters expanded the family to four grandchildren who in turn birthed five great-grandchildren. They live nearby in southern California so we're able to get together for holidays and volunteer together."

**Question:** *How did you become so passionate about helping Veterans?*

Becky: "My father-in-law was a first sergeant in the Marines. He and his wife were active volunteers in the American Legion, and I volunteered with them beginning in 1974. Rocky didn't want me to join, because he was afraid I would become super involved, leaving less time with him. I didn't become a member of the American Legion Post Auxiliary until 1999 after his passing. My father and uncles were in the U.S. Navy, so I feel a great appreciation for veterans and their families. Some of the hospitals I worked in as an LVN were psychiatric hospitals, and I saw first hand how devastating PTSD (post traumatic stress disorder) could be. I advocate for veterans and children. Growing up now is much different. Kids feel lost. They need parents who listen to them instead of staring at cell phones constantly."



At the American Legion, we have some inspiring programs to connect young people with their leadership potential. They can become Sons of the American Legion or Juniors of the American Legion Auxiliary and accrue service hours as volunteers. Or they can apply for a scholarship by entering our Oratorical Contest about the U.S. Constitution. <https://www.legion.org/oratorical> Or, they can participate in Boys or Girls State once they are in high school. I go to the local high schools in May and interview students for this leadership opportunity every year. The 19 District Auxiliary hosts a tea for the girls who are selected in the district and their parents. Boys and Girls State is a week-long leadership training each June, and I have seen teens transformed by their experience at the Capitol in Sacramento. For more information, visit <https://www.legion.org>

My husband was right, I am super involved in the American Legion Post Auxiliary. Every Sunday, I coordinate a hot breakfast for our local veterans at the Norwalk Post. I organize a sufficient number of cooks and collect the cash. In December, we collected toys for Camp Pendleton military families. This year, I made three trips to the base with my Ford Edge SUV packed with toys. Our Auxiliary also participates in the City of Norwalk's patriotic Memorial Day and Veteran's Day celebrations and the Angel Tree Program. Recently, the American Legion Post Commander surprised me by presenting a **Lifetime Achievement Award** from President Joe Biden, for my "lifelong commitment to building a stronger nation through volunteer service." It warms my heart that

my oldest daughter Cindy and my two grandsons, Tanner and Nick, also volunteer at Norwalk American Legion Post #359.

**Question:** *What hobbies keep you busy in your spare time?*

Becky: "My time is mostly spent volunteering, but I have six small senior dogs of varying breeds that need more love and reassurance now that they're old. My husband and I cruised together to Alaska, and the Caribbean, and traveled to London, England. I am a fan of wrestling, and have taken my grandchildren to several WWE wrestling matches. On a WWE Cruise, I met the wrestler **Big Show**, who is 7 feet tall and weighs 383 pounds. He was so gracious and down-to-earth in person – a great experience! I have a tattoo of another wrestler, **The Undertaker**, on one side of my chest and a female dragon on the other side to celebrate being a breast cancer survivor since 1997. My back is also tattooed, and I attended Ink Slinger Expos in LA and Pomona when my tattoo artist was alive to promote his artistry."

"I love listening to music of all kinds, and our family has fun seeing movies together. I play various games to keep my brain stimulated. In the past fifty years, I've evolved from my quiet high school persona. I am more outgoing. I have NO problem speaking my mind, although I try not to hurt anyone with my words or actions. But watch out if you step on me the wrong way."



"I recommend that seniors stay involved! Find something you can do, and keep your mind and body going. Don't stop, don't quit, or you'll start to deteriorate. My daughters tell me to slow down, but I refuse. Life is short, and I'm going to keep serving veterans as long as I live."

**Photos credit: Becky Bullard**  
**Column 2 - On the Go Taking Supplies**  
**Column 3 - With Veterans**  
**Column 4 - Sharing Her Story**

**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.

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Bethany



## ISSUES REGARDING THE LAW

by Margaret Heine

# FIVE RESOLUTIONS FOR 2024

Every New Year starts with fresh resolutions or a renewal of the things on our lists from prior years! This year make five resolutions to get your legal affairs in order.

It is highly recommended that you have the following documents in your personal estate plan: a will, a power of attorney for financial matters, a power of attorney and/or health care directive, and a living trust.

Here is a quick update on each of these important legal documents:

### 1) Create, Review, Update your Health Care Directive.

This is a must for everyone. Who makes important health care decisions for you is critical. Do they understand your wants and desires? Are you in care facility or residential home that will not honor DNR's (do not resuscitate orders)? What do they need to be able to implement your wants and desires if you become critically or terminally ill? Is your health care agent really ready to carry out your wishes?

Doctor's offices, hospitals, outpatient facilities will all ask if you have an advanced health care directive. There are good reasons for this. Who can they rely on to make critical decisions for you if you are unable to make them yourself? It is not just illnesses, strokes, dementia or Alzheimer's which create a need for these documents, but also accidents, ketosis, sepsis, COVID and many other illnesses.

Make sure you discuss what your wishes are with your health care agent. Have a good reliable second for your health care as well. Your first choice might be traveling, out of the country, or incapacitated themselves. Make sure you have current contact information for them as well. Give your agents a copy of this document, so, it will be handy if needed. Keep the originally executed document with you. You will bring it with you to outpatient centers, hospitals, care facilities. They will scan it and give you back the original.

Health care directives should be notarized and signed. This directive can also provide information to your agent which would otherwise be prohibited to them because of HIPAA regulations for health care privacy. Make sure your diagnosis, treatment, and insurance may all be discussed with your agent.

Recently, a client was in a residential care home with a terminal illness. They wished to die at a home and not in a facility, and did not wish to receive nutrition if they were at the end of their lives. When the family discussed this wish with the caretaker, they were informed that the caretaker had a duty to call the ambulance and paramedics, and

that they would not allow hospice at the residential home. This was obviously the wrong residential home for this client. Their family moved them to a facility that would honor their parent's wishes. The Health Care Directive assisted them in determining what was acceptable to the loved one, and proving that it was their wish and desire.



### 2) Create, Review, Update your Financial Powers of Attorney. Is there someone empowered to pay your bills, file your taxes, manage the sale of your home, sell stocks or bonds if needed? Do you have someone listed as a second

signatory on your checking account? Savings account? Are beneficiaries listed on your investment accounts, life insurance, bank accounts? Does your personal financial planner or stock broker know who will make financial decisions in the event you are too ill to do so yourself?

If you are seriously ill, the likelihood is that you do not have your computer or checkbook handy to pay bills or take care of things like filing taxes. It is the everyday things that will get undone in the shuffle. There is a good possibility that there is no one close to you that can afford to pay all of your bills as well as their own. The solution is that they have access to pay your expenses when you are unable to do so yourself. This can be on a temporary basis or a permanent basis.

Some people add a child to their checking account, but that only works if the money in the checking account can cover all of the expenses. What if you regularly dip into savings to pay for expenses? What if you will be unable to move back into your home or apartment? Can they sell the home? Can they break the lease for you? Can they even collect your mail? Cash your checks? Access your online banking? Got a debt card?

With a financial power of attorney they would be able to. They can only use your assets for your care, and not their own personal needs, but at least they can manage your financial affairs.

Two weeks ago, a client called from the hospital, they were admitted with two broken hips. They would not be able to go home for a considerable period of time, and they were concerned because they had not executed a Power of Attorney for financial matters. They were frustrated because the banks would not take direction by phone to let a relative have access to their accounts.

This client is extremely independent and never wanted to execute a power of attorney for financial matters because "No One Needs to Know My Business". It took almost a month to sort out the situation. Luckily, this injury didn't leave the client mentally impaired, if it had, we would have needed a court ordered conservatorship to access the client's accounts and pay their bills. It pays to be prepared!

Another client had a stroke, and a year later is still unable to speak so that people understand them. Luckily, they had appointed someone who could act on their behalf and speak for them. Their home stood unoccupied for one year. Their agent was able to pay the utility bills, cancel the cable service, manage their cell phone, and have the house looked after. This was never planned for; however, since they had an agent appointed, everything remained taken care of until they could return home.

### 3) Create, Review, Update your Will. Don't have a will, get one! Have one, when was it made? 1 year ago, 5 years ago, 15 years ago? Are the people named in the will still alive? Are the things that you are giving to people in the will still in your possession? Did you promise your classic car to your nephew, but the car was sold three years ago? Wills are designed to change with life—deaths, marriages, sales, purchases—all influence the strength and validity of a will.

Don't need a will because you have a trust—think again. All too often there is something in your estate that is not in the name of your trust—a bank account, a CD, an IRA, a 401K, an annuity, a car, and the list goes on. Without a will, there may be no easy way to get these assets to your beneficiaries. Further, what if you don't have a spouse or children, then what? Who gets your things? Many times a trust does not spell out all of the contingencies and nitty gritty details.

Client has a terminal illness and doesn't get around to changing their will. Big deal? Yes, to the people that were excluded from the will—the four new grandchildren and great grandchildren born in the last 6 months that are excluded from education funds. The daughter-in-law that is excluded from the will, but the husband died 3 months ago in a car accident. The partner, companion, that has been part of your life for 20 years, but has no standing to inherit anything from your estate.

### 4) Create, Review, Update your Trust. Do you own real property? Get a trust. Do you have stocks and bonds? Get a trust. Does your estate come close to or exceed the tax exemption amount? Get a trust. If you have a trust, review it. See number 3 above. Are your beneficiaries still alive? Do you still own the assets named in the trust? Are your successor trustees still the right people for the job? Is the distribution what you want? Are you prepared for the tax changes in recent years? Was title changed in the name of the trust for your home? What about other assets? Any additional grandchildren, great grandchildren, deaths in the family?

Your trust is only functional if you have your assets transferred into the trust, and you have a trustee who understands and knows their trust responsibilities. If there are assets outside of the trust, then your trustee, if they are also your financial agent, could possibly manage them with a financial power of attorney. If you do not have the power of attorney, then the trustee would be unable to manage those assets without a court order.



### 5) Ask for Help. If you don't understand

something or you have questions, find a professional to assist you—not to sell you anything! Having a good attorney and a good tax professional will assist you in avoiding many pitfalls encountered when we are sick or incapacitated. Is someone in the family pressuring you to leave everything to them? Give them the house? Take your money so that you qualify for Medi-Care? Get help. Even if these suggestions are all well intentioned, they may not be legal and they may not be in your best interest. Be sure to get the facts before you make any decisions that will affect your quality of life and ownership of your assets. You've earned the money, you've worked a lifetime, this is about you enjoying life and being taken care of—not, what you leave behind. Make your gifts while you are here to accept the "Thanks" and appreciation.

Remember, this information is only for education and does not constitute personal legal advice to you or for your particular situation. Consult with a professional of your choosing to get tailored advice for your particular situation and needs.

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Jan Fowler

Sweet Dreams

*"Now I lay me down to sleep..."*  
Children's Prayer

Darn, I could barely sleep a wink last night.

I was too busy chasing a taxi which eluded me no matter how fast I ran. I know experts would jump at this chance (I can see them salivating already) to metaphorically diagnose me as having had one of those anxiety-type dreams caused by too much stress in my life. Me? Stressed? Why, this makes no sense at all—the reason being that I lead such a “push-button” life.

Think of it. My microwave defrosts for me (no need to pre-plan meals), my word processor deletes, corrects, and spells for me (no need for white-out), and my computer allows me to make payments or place orders on line (who needs stamps?)

And thanks to the wonders of email, the mere click of a few magic buttons enables me to forward pictures to out-of-state family—shooting them through cyberspace with laser-speed lightning—thereby saving on the cost of developing. Thanks to cruise-control, I am fuel-efficient, plus am no longer anxious over the possibility of being nabbed with a speeding ticket. My cordless phone allows me to trim my rosebushes while making party plans with friends and my cell phone permits me to call ahead if I'm delayed by traffic.

Plus, there are all those electronic remotes stashed in the basket next to my TV which I can reach for in an instant just in case I might (yawn!) become bored with the evening news and want to change channels or switch to a DVD, video, or CD. There's automated-this, automated-that, and buttons, buttons, buttons everywhere to push-push-push.

You too could lead a push-button life without stress if you wish.

What? What's that you say? You say you already enjoy countless time-saving privileges afforded by modern technology, yet still can't get a good uninterrupted night's sleep? Funny you should say that, for according to the National Sleep Foundation, so do millions of others. In fact, approximately 44% of older people experience some form of insomnia at least several nights a week. Not good, especially since some experts are telling us that we require *more* sleep as we age.

## Senior Moment Archive by Jan Fowler

**"SLEEP IS AN IMPORTANT GOAL FOR 2024"**

**Award Winning Columnist**

By the way, as long as we're on the subject (in case you'd like to impress your friends with some clean wholesome family-rated trivia), the old ditty "Good night, sleep tight, don't let the bedbugs bite" originated in the old days when a mattress was supported by ropes, not box springs. As you can well imagine, the tighter the ropes and less sag in the mattress, the better one's night sleep (you might want to use this sometime as "filler" for awkward gaps in conversation while waiting for the next course to be served).

Sleep helps to recharge and refresh the brain and body. Furthermore, sleep is a time of healing and growth. In fact, according to some studies, sleep deprivation may reduce immune function and alter metabolism. Fortunately, sleep habits are usually addressed and assessed these days as part of routine medical checkups because lack of sleep can have a such profound effect upon overall health. It has been proven that insufficient sleep can make you more prone to disease, besides which the ever-beating heart gets a breather during sleep.

It is interesting to note that some people bolster the theory that many an unwise international decision or negotiation was made by a sleep-deprived government official while suffering jet-lag.

Sleep needs are highly individual. Some people insist they don't perform well during the day if they haven't had x number of hours of sleep the night before; others can successfully play "catch-up" and satisfy their sleep debt by sleeping 10-12 hours a night on weekends. But experts advise that most healthy adults generally do best with 7-8 hours sleep per night.

### Sleep Apnea

Untreated sleep apnea, a condition in which episodes of airway obstruction occur, causing the heart rate and blood pressure to surge, increases a person's risk for heart attack, stroke, memory loss, and depression. Consult your physician.

### Snoring

*"Laugh and the world laughs with you, snore and you sleep alone."* Anthony Burgess

Snoring causes sleep disruption in approximately 37 million people. Loud snoring may be one of the symptoms of obstructive sleep apnea and should be discussed with your doctor.

### Sleep Stages & Dreams

I don't know about you, but I'm usually a very sound sleeper—it's the dreams that cause me to wake up feeling exhausted. According to the scientists, there are two types of sleep: REM (rapid eye movements), when most dreams

occur—particularly those bizarre or highly visual "random-type" ones—and non-REM (NREM), which comprises 75% of total sleep time, in which there is relatively little dreaming.

If you wake up and can still recall a dream very vividly, you've probably awakened from REM sleep; if you awake from non-REM, you won't remember a dream. Both REM and non-REM are needed to get a good night's rest. Normally, 25% of a night's sleep is spent in a REM session—that is, a dream, running from five to 30 minutes—and the rest in non-REM.

Dreams almost always involve you and encompass things that have happened to you recently. They could also convey some of your deepest wishes and fears. To further understand your category of dream, for starters, begin by asking yourself the following: If you dream about *falling*, ask if your life feels out of control. If you're *being chased*, are you running from a problem? If you're *naked in public*, are you trying to hide something or do you feel unprepared?

If your dream is about *taking a test* (or *forgetting to take one*), do you feel you're being scrutinized or are up against a challenge? If you're involved in a *chasing dream* where your legs just won't move fast enough, are you suffering from anxiety from having too much on your plate? And finally, if you dream about *flying*, this may be a good thing because flying typically means that you feel "on top of things". To explore the subject further, go online and visit [www.Howstuffyworks.com](http://www.Howstuffyworks.com), then click onto How Dreams Work.

### Tips for Sleeping

With all due respect for W. C. Fields, who said *"The best cure for insomnia is to get a lot of sleep"*, there are some sensible tips worth sleeping on:

To begin with, exercise regularly, maintain a consistent sleep schedule, and avoid caffeine (this may mean chocolate!) after 4:00 p.m. Also avoid alcohol before bedtime because it can disrupt the brain's normal patterns during sleep. You might also ask your doctor if any of your medicines could interfere with sleep. And oh yes, do try to limit your midday naps to 45 minutes.

Do you need soothing music to help you fall asleep? Many Americans love to wind down from a long day by lying in bed (some prefer the sofa), and using late-night television as their tonic. My favorite is Jay Leno's comedic opening monologue on "The Tonight Show". After five minutes of laughter at Leno's clever rapid-fire jokes about the day's news, I'm generally relaxed enough to drift off to dreamland.

And if all else fails, remember what Dale Carnegie said. *"If you can't sleep, then get up and do something instead of lying there worrying. It's the worry that get you, not the lack of sleep."*

Sweet dreams, all you darlins'!

**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](http://www.janfowler.com) and email is [janfowlerusa@yahoo.com](mailto:janfowlerusa@yahoo.com)

## 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](mailto:nbynews@juno.com) or 562-691-2509 to arrange an interview with Marilee. See page 3 for example.

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# 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.

"Medicare can be confusing, but you are not alone. The Center for Health Care Rights' state-registered counselors are here to help," said Joe Cislowski, executive director of the Center for Health Care Rights.

"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](http://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](http://www.healthcarerights.org).

## JANUARY TRIVIA HIGHLIGHTS

1. The flower symbol of January is snowdrop & carnation.
2. January's gem is garnet which represents constancy.
3. The zodiac signs for January is Capricorn (December 22 – January 19) and Aquarius (January 20 – February 18)
4. The Common Sense by Thomas Paine was published on January 10, 1776.
5. On January 10, 1920 the League of Nations was established.
6. National Blood Donor Month
7. National Braille Literacy Month
8. National Hobby Month
9. National Soup Month
10. National Staying Healthy Month

11. On January 8, 1798, Amendment 11 to Constitution was proclaimed which modified the Supreme Court's power.
12. On January 4, 1896, Utah became the 45th state.
13. On January 6, 1912, New Mexico became the 47th state.
14. January 11 – National Human Trafficking Awareness Day in the United States
15. On January 2, 1788, Georgia ratified the Constitution.
16. January 26 – Republic Day in India
17. On January 1, 1863, the Emancipation Proclamation was issued by Abraham Lincoln.

Flower: Carnation; Stone: Garnet commons. [wikimedia.org](http://wikimedia.org)

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the  
Editor...



*Not Born Yesterday!* (NBY!) Readers...

**Many Thanks to our  
Contributing Columnists.**

**Jan Fowler ~ Lifestyle  
Jill Weinlein - Travel**

**Marilee Marrero Stefenhagen -  
Seniors in Action**

**Margaret Heine- Legal Ease**

**Melinda Myers - Gardening  
Morna Martel - on hiatus**

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## Amanda

Letters to the Editor:  
Amanda Blake Secola,  
c/o NBY!, PO Box 722,  
Brea, CA 92822 or  
[nbynews@juno.com](mailto:nbynews@juno.com)  
Subject line: Editorial  
[www.nbynews.com](http://www.nbynews.com)



JANUARY 2024 - WE MADE IT!

On Christmas day I found out that my great niece had a baby boy in September of 2022. You might say we have been 'out of touch'. Honestly, I have never spoken to my great niece and only saw her a few times as a baby herself. My brother's daughter, my niece, did not have an easy life. Consequently, it seems her daughter, my great niece, is repeating the cycle and I now have a great, great nephew, whom I saw a photo of on 12/25/23.

All this to say life is not always simple and sometimes quite messy. Yet, how we react to it - is up to us.

We constantly hear that family is top priority. Our lives are enriched through the people we share it. Some of us choose friends that substitute as family, because that is the nature of our lives. These friends become more like family than our biological ones at times.

No matter what your family dynamic looks like, maybe we can agree to make family and friends a priority in 2024.

It is something to consider.

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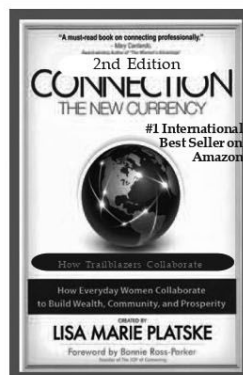
### Calculating a Healthy Weight

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](http://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 is sponsored by the American Contract Bridge League (ACBL). ACBL's Marketing Director, Vicki Campbell promotes Bridge Bites in the United States and Canada. *NBY!* provides a way to reach the bridge players of Southern California. It encourages participation in duplicate bridge. There are dozens of bridge clubs in the area and they welcome players of every skill and experience level- many provide lessons for newcomers to the game. Enjoy a engaging, stimulating game in a friendly and social environment somewhere close by.

Visit [www.acbl.org](http://www.acbl.org) and search the Club Directory to find a group near you.

**BRIDGE BITES** from The American Contract Bridge League

**A COUPLE OF UPPER-CUTS**

By: Brian Gunnell

This month we take a look at "trump promotion". Put yourself in the West seat, defending 4♠.

♠ T9 ♥ J ♦ AQJ32 ♣ Q5432		♠ 64 ♥ KQ986532 ♦ 6 ♣ 76	
♠ J87 ♥ A ♦ 98754 ♣ AKT8		♠ AKQ532 ♥ T74 ♦ KT ♣ J9	
North		East	
West		South	

**Both Vulnerable**

South West North East  
1♠ Pass 2♦ 4♥  
4♠ All Pass

To start with, please locate a sheet of paper or your morning slice of toast (marmalade side facing up). Place it diagonally across the diagram, so that only the West and North hands are showing. As West, your opening lead is the ♠A on which Partner plays the Seven and Declarer the Nine. Next, you cash the ♠K (everyone following the suit), then the ♥A. You've cashed

your three winners, where's the setting trick? A Diamond ruff? No, Partner had two Clubs, and can hardly have more than two Spades. He cannot have 2=9=0=2 distribution, with that shape he would surely have pushed on to 5♥. The only other possibility is a trump trick. Yes, indeed! The magic card here, amazingly enough, is the Spade Six! You lead another Club, and if East ruffs with the Six he forces Declarer to overruff with an honor, promoting a trick for your ♠J! This form of trump promotion is known as an upper-cut, and East must ruff with the Smashing Six to deliver the knock-out blow. Ruffing with the Feeble Four would be no more than a tickle under Declarer's chin.

**A Second Upper-Cut!** Next, imagine that East is Declarer, playing in 4♥. South cashes the ♠A, ♠K, and leads a third Spade, which North ruffs with the ♥J. Another upper-cut, promoting South's ♥T? No, Declarer simply pitches away his Diamond loser and makes his contract. Let's have a do over. After cashing the top two Spades, South cashes the ♠K, and then leads the third Spade. Now Declarer really is done for, this time the upper-cut sets the contract.

Visit [www.acbl.org](http://www.acbl.org) for more about the fascinating game of bridge or email [marketing@acbl.org](mailto:marketing@acbl.org)



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# On the Go... Cruising the Celebrity Ascent

Cruising on the new Celebrity Ascent  
BY JILL WEINLEIN

Anywhere in the world, when a Celebrity Edge class ship arrives in a port, everyone recognizes her iconic orange Magic Carpet design outside of the ship. This dining and beverage venue has the capability of rising or lowering with the push of a button.

During the debut of the Celebrity Ascent, I was lucky enough to walk onboard the Magic Carpet to attend the ship's naming ceremony cruise in Port Everglades, Fort Lauderdale.

It was a family celebration with two Greek Co-Captains, Dimitrios and Tasos Kafetzis. These brothers embody the spirit of the ship, and are known as the Maritime Dream Team.

With three decades of experience, the older brother Captain Dimitrios apprenticed on the Line's first vessel, Horizon in 1990. He played an integral role in the start-up teams aboard many other ships across the fleet. Captain Tasos has followed his beloved brother's footsteps sailing with the cruise line since 1998.

During the special ceremony on the deck of the ship's main pool, these two captains escorted co-godmothers to the center stage. Captain Sandy Yawn from the Bravo hit show "Below Deck", and her sister Michelle Dunham, founder of the Jacksonville School for Autism (JSA) joined other VIPs onstage. Celebrity Cruises' President, Laura Hodges Bethge shared with invitees, "I am so excited to introduce the world to Celebrity Ascent and continue the legacy of Celebrity's Edge Series."

The first Edge Series launched in 2018, transforming elevated cruising with the Edge, Apex and Beyond. "Celebrity offers the best premier vacation with it's luxury Retreat - Service, Accommodations, Destinations, Entertainment, Food and Drinks are the five main categories we focus on daily," said Hodges Bethge.

After the ceremony, we went back to our Infinite Veranda style cabin. Edge Class ships offer an exclusive wellness spa-inspired AquaClass stateroom. They hire land based resort designers to transform their ships into floating resorts. Guests staying in these Infinite Veranda style staterooms receive spa-inspired elements that include a pillow menu, the exclusive eXhale bedding, plush cotton robes and slippers, a

massaging shower-head, eco-friendly bathroom products, yoga mats, on-demand wellness programming on your stateroom TV, daily bottled water service, and an enhanced air filtration system.

The Retreat is another unique offering on Edge Class ships featuring private suites, a restaurant just for Retreat guests, plus a relaxing lounge and sundeck with a pool and two hot whirlpools.

With 32 distinctive restaurants, lounges and bars, diners can experience Global Culinary Ambassador and award-winning chef Daniel Boulud. His culinary Le Voyage by Daniel Boulud is one of the many specialty dining venues on the luxury ship. This fine dining French cuisine experience allows passengers on a culinary journey at a much more reasonable price than they would experience on land at one of his restaurants.

Another evening while dining at Fine Cut Steakhouse, we enjoyed the signature crab cake, The Steakhouse Wedge, pan seared Dover Sole and a New York steak, before indulging in a chocolate lava cake. One of the most exclusive dining experiences on the Celebrity Ascent is Le Petit Chef: The Magical Cooking Book. Created by world-renown artists of Skullmapping, the Le Grand Bistro is turned into an elegant white cloth dining experience. Diners are entertained as 3-D table animation is illuminated to life on the table. From soup to dessert this dining experience is beautifully choreographed with an elegant menu created by Celebrity Cruises Michelin Star Chef.

Other inventive culinary experiences, include the popular three-story Eden Bar and Restaurant. This space at the aft of the ship features floor-to-ceiling views, and a multi-sensory food and beverage experience. The new seasonal plant-based menu offers healthy options among a garden-like setting.

During the day, I woke early to attend a morning stretch and meditation class. Yoga and cycling classes are also available throughout the day at the fitness center above the world-class spa, and up at the outdoor Rooftop Garden. There is live music in the afternoon, movies and al fresco dining at the Rooftop Garden Grill. Beyond the rooftop garden is the main swimming pool lined with wood cabanas, and eye-catching two-story high martini-glass



shaped hot tubs. An elegant bigger-than-life silver octopus statue is the signature outdoor art piece in this area.

Nearby the adult Solarium retreat is a tranquil and quiet spa-like space with a swimming pool, lounge chairs and elevated hot tub. Before the sun set, we gathered at the stunning Moroccan inspired Sunset Bar, designed by celebrity designer Nate Berkus. It is the quintessential sunset viewing spot for a cocktail before dinner.

Also in the evening, The Grand Plaza is the soul of the ship. Magnificent chandeliers hang above the Martini Bar, where talented bartenders juggle and pour a variety of martinis in the evening during their exciting Flash Flair Fusion performance. Nearby live music and dancing enhances this lively spot on the ship. Visiting the deep red and gold colored casino, we played on some of the brand new games and new slot machines featured with the latest in technology.

Before retiring to bed, we sat in comfortable seats in the main theater to see 'Bridges' a new type of musical variety show using kinetic lighting, lasers and IMAG to display real-time live performances on a large LED screen. It's one of the many entertaining shows we watched throughout our cruise.

The Celebrity Ascent is cruising in 2024 to the Caribbean for 7-night getaways. They will be sailing on Eastern Caribbean to explore the cobblestone streets of Old San Juan, The Baths of Virgin Gorda, and lush mountain views on the St. Kitts Scenic Railway. On the Western Caribbean cruise, passengers visit dolphins in Nassau, shop and visit Maya ruins in Cozumel, and relax on Grand Cayman's famous Seven Mile Beach. Cruise on Celebrity in 2024. For specials go to <https://www.celebritycruises.com/cruise-ships/celebrity-ascent/itineraries>.

**Continued on Page 13**



## Celebrity Ascent

Continued from Page 12



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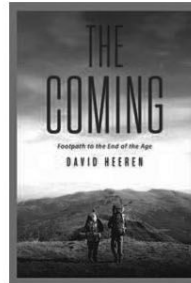
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CERTIFIED AND NON -CERTIFIED  
CLASSES BEGINNING IN 2024

## books without borders... by seniors... about seniors... for seniors...



**Weight Loss Plan For Menopause** by Yara Green available at Target and Barnes & Noble. Are you navigating uncomfortable menopause symptoms? Are you looking for diet adjustments that will help control weight, improve sleep, and protect bone health? If so, read "Best Weight Loss for Menopause women!" In this book, you'll find diet instructions, explanations, and recipes that were designed specifically for women who are going through menopause to lose weight and improve symptoms. This book gives diet advice for all women experiencing menopause, but with a twist! Here, you'll find complete information about how particular diets affect your weight and menopause symptoms, plus a FREE 7-Day Meal Plan for whichever diet you choose! find out: How diet can help control weight during menopause How your lifestyle affects mood,

weight, and well-being in this transitional period How to enjoy various delicious diets while maintaining the right nutrient balance and optimum blood sugar How to make yummy Mediterranean, Low-Carb, Vegan, Vegetarian, and DASH meals



**The Coming Footpath To The End Of An Age** by David Heeren available at Amazon and Barnes & Noble. How had he gotten himself in such a mess? Charles Morgen knew the answer to his own rhetorical question, but that didn't make him feel any better about the situation. He had followed what he believed to be guidance from God, and now here he was, on a street in New York City, anticipating a face-to-face confrontation with the most evil man in the world. But this involved two dubious presumptions: That the opponent would be an actual human being and that he would not order the death of Charles and Vera Morgen. The book's concluding pages contain events falling under the category of absolute justice.

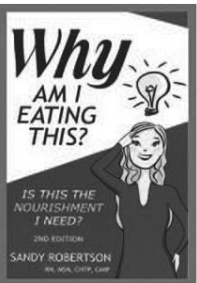


**The Long game** by Elena Armas available at Amazon, Goodreads and simonandschuster.com. A disgraced soccer exec reluctantly enlists the help of a retired soccer star in coaching a children's team in this small town love story in the vein of Ted Lasso and It Happened One Summer. Adalyn Reyes has spent years perfecting her daily routine: wake up at dawn, drive to the Miami Flames FC offices, try her hardest to leave a mark, go home, and repeat. But her routine is disrupted when a video of her in an altercation with the team's mascot goes viral. Rather than fire her, the team's owner—who happens to be her father—sends Adalyn to middle-of-nowhere North Carolina, where she's tasked with turning around the struggling local soccer team, the Green Warriors, as a way to redeem herself.

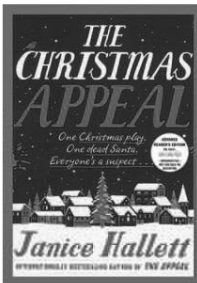


**The Other Patient** by Kenny Markanich available at Amazon, Target and Balboa Press. This book focuses on the caregiver, or "the other patient." The author, who has battled cancer himself, recalls the challenges of caring for his wife, who was diagnosed with stage four colon cancer. The couple's children did not think their dad would deal with it well, as care giving was not in his wheelhouse. He was the one who planned vacations, went to sporting events and enjoyed having fun, but suddenly he found himself in a new role ... and it was hard. The stories he highlights don't only come from his own experiences, but also highlight what other patients and their caregivers at The Oasis of Hope Hospital have experienced. Whether you're a patient, nurse, or caregiver, you'll be inspired to overcome challenges and face the future – no matter what it brings – with the wisdom in The Other Patient.

matter what it brings – with the wisdom in The Other Patient.



**Why Am I Eating This** by Sandy Robertson RN, MSN, CHTP, CMIP available at Amazon, Goodreads and Barnes & Noble. With a background in holistic nursing and leading preventive lifestyle change programs around mind/body wellness and self-care in several corporations and hospitals, Sandy Robertson brings her wealth of knowledge to this 2nd edition of "Why Am I Eating This?" This new edition, titled "Why Am I Eating This?" Is this the Nourishment I Need? offers new lightbulb moments around how we care for ourselves and our mind, body and spirit. In simple, gentle and compassionate ways, with evidence-based examples to share, Sandy Robertson invites you to explore your own unique choices and pathways to mind/body/spirit/energetic self-care as a form of nourishment for all of you.



**The Christmas Appeal** by Janice Hallett available at Amazon, Barnes & Noble Goodreads and simonandschuster.com. The Christmas season has arrived in Lower Lockwood, and the Fairway Players are busy rehearsing their festive holiday production of Jack and the Beanstalk to raise money for a new church roof. But despite the season, goodwill is distinctly lacking among the amateur theater enthusiasts with petty rivalries, a possibly asbestos-filled beanstalk, and some perennially absent players behind the scenes. Of course, there's also the matter of the dead body onstage. Who could possibly have had the victim on their naughty list? Join lawyers Femi and Charlotte as they investigate Christmas letters, examine emails, and pour over police transcripts to

identify both the victim and killer before the curtain closes on their holiday production—for good.



**Red Hands** by Colin W. Sargent available at Goodreads, Vitalsource and overdrive media. RED HANDS is a deeply compelling tale of a woman caught inside the destruction of a regime. Iordana is a normal girl, brought up with all the perks of Romania's corrupt communist regime. Then she falls in love and marries the eldest son of her parents' arch-rival, Romania's monstrous dictator Nicolae Ceausescu. They become the in-laws from hell, but she brings them their only grandson. And then there's the 1989 revolution, when crowds will kill anyone with the Ceausescu name. In all the blood and chaos, can Iordana keep her little son alive? Drawn from eight hundred hours of unique interviews with Iordana Ceausescu, and told in her voice.

Would you like to showcase your title in the **Books without Borders** section of **Not Born Yesterday!**

Send in a copy of the book to NBY! BWB, PO Box 722, Brea, CA 92822. Include a check for \$7.00, made payable to Senior Industry Professionals Call 1-562-691-2509 for more information.

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# SCAM BUSTING TACTICS FOR 2024

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



## Stop Senior Scams from Happening

### SCAM BUSTING TACTICS FOR 2024!

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

Happy New Year Everyone! Here we are at the beginning of the new year, 2024! If you're like me, you probably are thinking about New Year's Resolutions. In what ways can I improve my life and the lives of others going forward? What lessons did I learn in 2023, and how can I make sure that I implement those lessons learned in the year ahead? Those are some big questions. And more than likely, the answers will require a lot of personal, in-depth soul-searching. But, as a group of seniors who are on the lookout for ways to protect ourselves from scammers, we can hold the intention to make some *Scam Busting* New Year's Resolutions together. For starters, let's review some of the prominent senior scams we explored in this *NOT BORN YESTERDAY* (NBY) column during 2023\*.

In 2023, we looked at: AI 'Voice Cloning' Scams, Credit Union Imposter Scams, Juice Jacking, Lottery Scams, Mystery Gift Scams, Parking Lot Scams, PayPal Scams, Romance Scams, Skimming, and Vacation/Travel Scams. That's actually quite a few scams to tackle in one year! Yet, if you consider the vast variety of scams that are out there, this list is just the beginning! The **Scam Glossary\*\***, an excellent resource provided by the Federal Communications Commission (FCC), puts things in perspective: <https://www.fcc.gov/scam-glossary>. The FCC **Scam Glossary** lists 65 different scams! – Scams from A-Z, including a couple of phone scams (the area code 809 Scam and the 90# Scam), are reviewed and provide detailed info about each scam and what to do about it if you fall prey to a scam. The **Glossary of Scams and Legal Terms\*\***, from the Federal Trade Commission (FTC), is also an excellent resource. <https://www.ftc.gov/news-events/topics/glossary-scams-legal-terms>.

While these lists are not exhaustive, they do point to the fact that scammers are extremely busy, 24/7, cooking up ways to part us from our hard-earned cash! It behooves us, therefore, to educate ourselves about their nefarious schemes. Consider making it a practice to stay on top of scams that target seniors. Exploring the scam glossaries provided by the FCC

and FTC is a great place to start! You can also do some of your own research and share what you find out with friends and family. And please consider using this NBY column as a place to help spread the word about scams that target seniors. Your comments and scam stories are always welcome here. You can write to me at "Dear Sherry" at *Not Born Yesterday!* P.O. Box 722, Brea, CA 92822 or [nbynews@juno.com](mailto:nbynews@juno.com). I would love to hear from you.

### RED FLAGS THAT SCREAM – IT'S PROBABLY A SCAM!

Another way to stay ahead of the game when it comes to scammers, is to be aware of scammer tactics, sometimes referred to as **RED FLAGS**. Whether you receive an unsolicited email or text, phone call, or letter in the mail, here is a list of scammer red flags that shout, "**THIS IS PROBABLY A SCAM!**" You might want to post these on the refrigerator door, or some other prominent location, as a reminder. (See **RED FLAG REFERENCES\*\*** below.)

#### It's Probably A Scam If:

*It sounds too good to be true ... It probably is!*

*You're asked to pay money in order to receive a prize or get a job.*

*You are pressured to pay for services or products only by "gift cards" or by wiring money or cryptocurrency.*

*You are pressured to act immediately.*

*Someone uses scare-tactics, e.g., saying that your loved one is in danger, or that your computer has been hacked, or threatening arrest if you don't act immediately.*

*You're asked to provide your Social Security #, passwords, or PIN #s.*

*The correspondence has lots of misspelled words and/or grammatical errors, aka "scammer grammar".*

*The person or company promises "easy money" if you invest in their products / business.*

### PRO-ACTIVE WAYS TO PROTECT YOURSELF FROM SCAMMERS

**Take 5 / Talk 2 Strategy** – One of the best ways to protect yourself from scammers is to adopt the "Take 5 / Talk 2" strategy. This is a strategy that the Stop Senior Scams Acting Program (SSSAP) received from our sister organization in Canada (Senior Resource Center Saint John, N.B.). It means making a commitment to yourself to take 5 minutes to chillout, then 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 you "get out from under the ether" of a scammer's intent to trick you into believing their lies. When we're in a state of panic, we are not thinking clearly and tend to make poor choices. Taking 5 minutes to calm down and speak with at least 2 other people about the matter can help get us back on track, so we can assess the situation and act from a place of reason, not from fear.

**Code Word** – Another way to be proactive and protect yourself from scammers, is to have 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," the call is legit. If the caller doesn't know the "code word," then the call is clearly a scam! Just hang up!

**Report All Scams and/or Attempted Scams to the FTC** – Reporting scams and attempted scams to the appropriate authorities is a vitally important step in protecting ourselves and the public from fraudsters. We cannot put a stop to scammers' illegal and predatory activities unless law enforcement agencies are notified. Therefore, let's make a commitment in 2024 to REPORT all scams to the FTC!

**Attend an SSSAP Educational Presentation this Year** – And last but not least, you are invited to attend our SSSAP educational presentations this year! We will announce SSSAP program events in this NBY column, so be on the lookout for info about upcoming performances. We would love to meet you there!

### REMEMBER – Together, We Can Stop Senior Scams!

#### \*2023 SCAM BUSTER REFERENCES LIST

NBY Jan. 2023 – *New Trends in Senior Scams 2023*, <https://nbynews.com/new-trends-in-senior-scams-2023/>

NBY Feb. 2023 – *Romance Scams and the Fraud Prevention Act of 2022*, <https://nbynews.com/romance-scams-and-the-fraud-prevention-act-of-2022/>

NBY March 2023 – *Parking Lot Scams*, <https://nbynews.com/parking-lot-scams/>

NBY April 2023 – *AI 'Voice Cloning' Scams*, <https://nbynews.com/ai-voice-cloning-scams/>

NBY May 2023 – *Juice Jacking and Lottery Scams*, <https://nbynews.com/juice-jacking-and-lottery-scams/>

NBY June 2023 – *Vacation / Travel Scams*, <https://nbynews.com/vacation-travel-scams/>

NBY July 2023 – *Best Practices to Deter Scammers*, <https://nbynews.com/best-practices-to-deter-scammers/>

NBY Aug. 2023 – *Skimming and Credit Union Imposter Scams*, <https://nbynews.com/skimming-and-credit-union-imposter-scams/>

NBY Sept. 2023 – *A New Constant: Scams in Everyday Life*, <https://nbynews.com/a-new-constant-scams-in-everyday-life/>

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

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

NBY Dec. 2023 – *Fraud Prevention Habits for the Holidays*, <https://nbynews.com/fraud-prevention-habits-for-the-holidays/>

#### \*\*SCAM GLOSSARIES

**Scam Glossary**, <https://www.fcc.gov/scam-glossary>

**Glossary of Scams and Legal Terms**, <https://www.ftc.gov/news-events/topics/glossary-scams-legal-terms>

#### \*\*RED FLAGS REFERENCES

"Red Flags of a Scam," Georgia Attorney General's Consumer Protection Division, <https://consumer.georgia.gov/red-flags-scam#>

"How to Identify a Scammer: 8 Red Flags to Watch Out For," by Scott Steinberg, *Readers Digest*, updated 7-10-23, <https://www.rd.com/article/how-to-identify-a-scammer/>

#### 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](mailto:nbynews@juno.com).

**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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Orange County: 800-451-5155

## Stop Senior Scams Acting Program Events



On Nov. 30, 2023, SSSAP presented its educational program at West Angeles Community Development Corporation (CDC), Senior Living Villas. Seen in Pic #1 (from left): Sherry McCoy, SSSAP Actor/Writer; Ann Stahl, SSSAP Educator; Anthony Anderson, Deputy for Councilman Marquee Harris-Dawson; and Carolyn Patton, CDC.

### STAY CONNECTED

**RESOURCES ~** There are thousands of federal, state, and private benefit programs that help pay for prescription drugs, health care, utilities, and other basic needs for adults over 55.  
[www.benefitscheckup.org](http://www.benefitscheckup.org);  
1-202-479-1200  
National Council on Aging.

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Photo (from left): Anthony Anderson, Deputy for Councilman Marquee Harris-Dawson; LAPD Officer Agustin Lopez; LAPD Officer Andre Dixon; Sherry McCoy and Beverly Weir, SSSAP Actors; LAPD Officer Adaniz Cook; and Connie Johnson and Ron Sasiela, SSSAP Actors.

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Founder: Science of Mind Philosophy  
Interested in learning more about  
Science of Mind - See page 10 for the  
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individuals that think for themselves.

## Theater REVIEWS by MORNA

### STRANGERS ON A TRAIN - Beverly Hills

Alfred Hitchcock's brilliant 1951 film was based on the novel by Patricia Highsmith. In this new stage version, two young men meet on a train - one an ambitious architect, the other a playboy with a taste for danger. As the train takes them to their destination, they speculate on what it would be like to commit the perfect murder. When a murder is committed and a private investigator is on their case, their lives become fatally linked forever. Adaptation is by Craig Warner and Jules Aaron directs. The cast includes Todd Andrew Ball, Michael Mullen, Sharron Shayne, Anicia Petrovich, Michael Kerr, Joe Clabby, and Larry Eisenberg. Produced by David Hunt Stafford. At Theatre Forty, 241 S. Moreno Drive, Beverly Hills, on the campus of Beverly Hills High School. For free parking enter through the driveway at the intersection of Durant and Moreno Drives. Tks: (310) 364-0535 or <http://theatre40.org>



Morna Murphy Martell

### MYSTIC PIZZA - La Mirada

Sisters Kat and Daisy and their friend Jojo are Portuguese-American teenage girls working as waitresses at a pizza parlor owned by Leona in Mystic, Connecticut. This stage musical is based on the

classic 1988 MGM film that starred Julia Roberts. It's about working-class girls who navigate the complexities of life, love, and family and celebrates their coming-of-age. The score features hits of the '80s and '90s, from "Girls Just Wanna Have Fun," and "Addicted to Love," to "Nothing's Gonna Stop Us Now," Direction is by Casey Hushion and choreography by Connor Gallagher. Story and characters are by Amy Holden Jones and book is by Sandy Rustin. Arrangements and orchestrations by Carmel Dean and musical direction by Kristin Stowell. For tickets: (562) 944-9801 or (714) 994-6310 or [LaMiradaTheatre.com](http://LaMiradaTheatre.com). At LA MIRADA THEATRE FOR THE PERFORMING ARTS, 14900 La Mirada Blvd. La Mirada. Parking is Free!



### PRIVATE LIVES - Westchester

This delightful Noel Coward romantic comedy (that Elizabeth Taylor and Richard Burton notoriously played on Broadway after their second divorce) centers around Amanda and Elyot, a divorced couple who, while honeymooning with their new spouses Victor and Sibyl, discover that they are staying in adjacent rooms at the same hotel. Despite a perpetually stormy relationship, Amanda and Elyot realize they still have feelings for each other - and it soon becomes clear they cannot live with each other, but also cannot live without each other! Featured in the cast are Matt Landig as Elyot, Courtney Shaffer as Amanda, Allen Barstow as Victor, Alyssa Berkowitz as Sibyl and Ingrid Leventhal as the maid Louise. The production is directed by Richard Perloff and produced by Gail Bernardi and Rhonda Yeager-Hutchinson for Kentwood Players. At Westchester Playhouse, 8301 Hindry Avenue, Los Angeles. Free parking. Tickets: (310) 645-5156 or [www.kentwoodplayers.org](http://www.kentwoodplayers.org)



**A MEXICAN TRILOGY - Downtown**  
Students from East Los Angeles College, Los Angeles Valley College and Los Angeles City College will come together to perform the complete, three-play, *A Mexican Trilogy: An American Story* at The Los Angeles Theatre Center, with each college presenting one part of this award-winning trio of playlets. In "*Faith*" we travel with the Morales family through decades of the Mexican American experience, from a remote mining town in Arizona during World War II; In "*Hope*" to the Phoenix family home during the Cuban Missile Crisis, and finally, in "*Clarity*" go to Los Angeles in 2005, following the death of Pope John Paul II. All three plays are written by Evelina Fernandez as part of Latino Theater Company's "IMPACT" community engagement initiative. At LATC, 514 S. Spring Street, Los Angeles. Metered parking on the streets and the Pershing Square stop on the Metro. Tickets (213) 489-0994 or [www.latintheaterco.org](http://www.latintheaterco.org).

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## SIZZLIN' SENIORS ~ BOOK FOR 2024



The California Sizzlin' Seniors are finishing up a wonderful year - 2023. They presented a mini-version of their western show "Nashville Country". The group is looking forward to 2024. There are a lot of wonderful shows in the repertoire, including one for St. Paddy's day that is just dying to be seen. Give them a call and let them do a show for your organization's fund raiser or whatever.

The Sizzlin' Seniors is the Original sanctioned performing group, began in 2001, and is composed of former pageant queens, winners, and contestants of the Ms. Senior America Pageant. The group also includes 'a few good men' and one young woman. They are available to perform any of their many shows at retirement homes, senior centers, for veteran's groups and private parties..

For information, contact directors Judy Talbot and Ginni Gordon at 760-310-2413. Call and book the date you are wanting; 2024 promises to be a fun-filled year

The Sizzlin' Seniors is the Original sanctioned performing group, began in 2001, and is composed of former pageant queens, winners, and contestants of the Ms. Senior America Pageant. The group also includes 'a few good men' and one young woman. They are available to perform any of their many shows at retirement homes, senior centers, for veteran's groups and private parties. Their shows also work well as fund raisers for an organization.



## Adapting Activities for Alzheimer's

Information About Adapting Activities for People with Alzheimer's NIA Alzheimer's and related Dementias Education and Referral (ADEAR) Center

1-800-438-4380 (toll-free)

[adear@nia.nih.gov](http://adear@nia.nih.gov)

[www.nia.nih.gov/alzheimers](http://www.nia.nih.gov/alzheimers)

## The Music Man Foundation

### The Particular Magic of All-Ages Musical Groups

By Sarah Lyding, Executive Director of The Music Man Foundation

Sitting in the audience of a concert last month, I realized I was experiencing something truly special. This wasn't just any group of musicians performing holiday classics. I was being treated to something rare.

I was listening to the Eisner Intergenerational Big Band and Choir, featuring musicians aged 14 to 76, representing a range of skills, ethnicities and income levels.

This Big Band and Choir, part of the Eisner Intergenerational Music Programs, are initiatives of Heart of Los Angeles (HOLA), an organization with a range of programs supporting community members in a safe, inspiring and nurturing environment.

After the concert, I spent some time with Kevin Robb, the Eisner Intergenerational Big Band's Artistic Director. He shared, "In our society, there are so few opportunities outside of family when you get together with people of different ages, whether you are young, whether you are middle age, whether you are older."

He went on to tell how HOLA set out to change that in 2021. The brainchild of Trent Stamp, CEO of the Eisner Foundation, and HOLA's CEO Tony Brown, the big band, choir, and an intergenerational orchestra now bring together more than 100 musicians from across Los Angeles to learn and connect over their shared passion – making beautiful music.

"For a lot of participants, music has been a part of their lives but they haven't played for 20 or 30 years and want to pick it up again. Then we have a few who have no experience and are really delighted with the idea of singing in a choir," said Robb. "It's a great opportunity to do something that's out of the ordinary and enriching to everyone's lives – both the people who take part in it and the people who listen to the music."

Research shows that too often older adults face loneliness and isolation. Without strong relationships with stable adults, young people suffer as well. HOLA's cross-generational programs open the door to new connections.

"Everybody brings what they bring to it. The older folks bring their experience and the younger folks bring their enthusiasm," said Robb. "What's great is that the more experienced people are so willing to share their experience with the younger people, and the younger people are looking to learn something."

At The Music Man Foundation, we know that music can overcome cultural and social divisions and improve quality of life, and we fund organizations working to permanently embed the power

[musicmanfoundation.org](http://musicmanfoundation.org)

[inquiries@musicmanfoundation.org](mailto:inquiries@musicmanfoundation.org)

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## Wanted

Cash paid for Vintage Travel Posters; antique SPORTS ARCADE GAMES (boxing & baseball); OLD TOY TRAINS: Lionel, American Flyer & Ives; OLD CONSTRUCTION SETS (Erector, Meccano & Marklin); china or pottery from BUFFALO POTTERY Co. Private party, 1-818-889-2549. Call Mike anytime, day or night.

CASH PAID for ANTIQUES & OLDER ITEMS - linens, jewelry, old pottery, dishes, silver, crystal, furniture, lamps, glassware, quilts, rugs, Gold, Silver & Costume Jewelry. etc. 1-818-767-0514.

Wanted-OLD GUMBALLS, peanut machines, pinball machines, soda machine, slot machine. Private party, fair and honest. Call Stan, 1-626-287-4072.

BUYING OLD COINS, MILITARY MEDALS, WAR SOUVENIRS. All countries, all wars, Purple Hearts, silver coins, Nazi items, autographs, old paper money, postcards, aviation, sports items. Advertiser 30+ years. FRANK, 1-626-281-9281.

**CALL**  
1-562-691-2509 FOR  
DETAILS ON  
ADVERTISING  
Reasonable rates to  
have your club news  
listed, ticket  
information posted,  
invitations & details.

## Wanted

**ALL ANTIQUES & COLLECTIBLES WANTED!**  
One piece or a house full!  
Decorative items, music related, RECORD ALBUMS, nic knacs, paper goods, ETC.. ALMOST ANYTHING OLD!  
Courteous buyer with references. Larry 1-818-261-1081.

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## Calling Crafters

**CRAFTERS WANTED TO EXHIBIT** and sell your crafts year-round for just \$10. Call 1-626-795-4991, Craft Fair Gift Shop, 820 E. California Blvd, Pasadena. Must be over 50 years old. website: [pasadena.assistanceleague.org](http://pasadena.assistanceleague.org)

Knott's Berry Farm is seeking quality artisans for their Christmas Crafts Village. Metal, glass, pottery, ceramics, fine art, crafts, clay sculpture. Call Donna Emerick at 1-714-220-5307, or email [donna.emerick@knotts.com](mailto:donna.emerick@knotts.com)

## In-Home Care & Assistance

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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.cgau.org](http://www.cgau.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](http://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](http://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.

## 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](http://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](http://www.calfresh.ca.gov). Find out if you qualify or simply request a brochure to be mailed to you at no charge.

## 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."

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Online - SCFTA.org  
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JAN 11 begins - The Music of  
Olivia Newton John  
JAN 11 begins- Tchaikovsky's  
Violin Concerto  
JAN 18, 19 - Royal  
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CALL FOR DATES & RATES

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