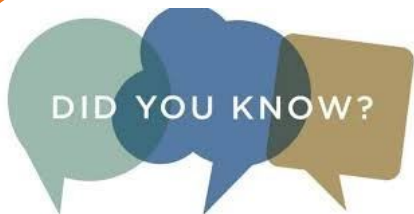




Village Santa Cruz County News

AGING. BETTER.

March 2021



#20 of 25 Ways to Age Better: Meditate

Meditation isn't just hippie woo woo: research shows it has a powerful effect on the brain. It appears to reduce stress and promote empathy, and regular practitioners seem to not lose grey matter, or suffer reduced concentration as they age...**CONTINUED ON PAGE 4...**



Hint #2: Got back aches? Clean Your Tub with a Broom

Apply a cleaner (such as Dawn dish soap because of its de-greasing action) to the tub's sides and bottom, then scrub with a clean plastic broom and rinse (buy one to reserve just for this task). The stiff bristles conform to scrub out corners and eliminates the need to bend, stretch, or kneel to get to hard-to-reach spots.

(From Arthritis Today Magazine)

If you have a handy hint to share, send it to info@villagesantacruz.org

Cyber Scams and Ways to Avoid Them

Continue to **pages five & six** of this newsletter for an in-depth look at cyber scams - COVID-19 scams, tax scams, computer scams, chat scams, phone scams, web scams, and email scams.

"I have no family in town so I have to create one since aging without a solid network is a dicey proposition. I'm very pleased with my 'family of choice'. I'm getting to know them and have made some wonderful new friends. We're available to each other for support and COVID-19 has shown us how important it is to have this chapter in place. We pivoted immediately to an online presence to avoid isolation" - Sandy



New in March

Have a fun new **recipe** you'd like to share? Join us on Zoom as we exchange our favorite recipes.

Join us on Zoom for a presentation from **Compassion & Choices**, a non-profit working to educate and empower about end-of-life care and choices.

Guided Meditation - for everyone! Join us over Zoom for 15 minutes of meditation.

Co-Op Living - We'll be exploring group living options over the next several months.

Village Service Project - how can we combine our talents to give back?

Book Discussion Group is Back! Up first: *Four Hundred Souls: A Community History of African America, 1619 - 2019*



March Birthdays:

- NANCY
- KAREN



Coming Up...For Members

Mon, March 1 @ 1:00 PM, Movie Discussion: *I Care A Lot*. This is a new Netflix dark comedy movie that just came out. It's got fantastic actors in it. It's about a woman who swindles elderly people - but she meets her match. **Trailer:** <https://www.youtube.com/watch?v=D40uHmTSPew&feature=youtu.be>

Tues, March 2 @ 4:30 PM, Guided Meditation. Lay down, sit in a chair or on your mat. Breathe. Relax. Join us for a 15 minute guided meditation. Come to all three or any one. No previous experience meditating is required, this is for everybody. For those who choose to stay, 15 minutes following meditation optional sharing of your experience. March 2nd led by Dukh Niwaran.

Wed, March 3 @ 4:00 PM, Aptos Coffee/Tea Meet-Up.

Thurs, March 4 @ 12:30 PM, Strategic Planning Team Monthly Meeting. This is our monthly business meeting. All members welcome. Please RSVP for agenda.

Fri, March 5 @ 1:00 PM, Drop-In Conversational Spanish. Lead by Vanessa, a native Spanish speaker and Volunteer Center's Stay Connected Program specialist. Last week each participant chose a Spanish language book (of interest to them and at their level) to read. We will discuss our books in the coming weeks. Open to all Village members at all levels of Spanish language comprehension.

Fri, March 5 @ 3:00 PM, Westside Circle First Friday Discussion. Watch the webinar (we'll send it out when we get it) and come with your comments and questions. This will be a precursor to the March 29th presentation by Compassion and Choices.

Mon, March 8 @ 3:00 PM, Westside Coffee/Tea Meet-Up. Theme for Feb. 8th to come.

Tues, March 9 @ 2:00 PM, Mid-County Coffee/Tea Meet-Up.

Wed, March 10 @ 1:00 PM, Co-Op Living. We love our homes but some of us wonder if our present living situation will continue to be our best option as we age. We'll discuss such things as: 'What is my fantasy perfect living situation as I age?' 'What are some of the kinds of communal configurations possible?' 'What are my top *must haves* in my living space?' 'What are my like to haves?' 'What are things I absolutely can't live with?' 'How easy is it for me to compromise?'

Wed, March 10 @ 4:00 PM, SLV Coffee/Tea Meet-Up. [Open to the public. Please RSVP for Zoom Info.](#)

Fri, March 12 @ 1:00 PM, Drop-In Conversational Spanish. Lead by Vanessa, a native Spanish speaker and Volunteer Center's Stay Connected Program specialist. Open to all Village members at all levels of Spanish language comprehension.

Mon, March 15 @ 1:00 PM, Movie Discussion: *The Young Offenders*. Inspired by true events, The Young Offenders, follows the adventures of Connor and Jack; dirt-bag teenagers from inner-city Cork, Ireland. When a drug-trafficking boat capsizes off the coast of West Cork and 61 bales of cocaine are seized, a rumor gets out that one bale is missing, which inspires the duo to go on the hunt to recover the last bale and cash in, big time. This 2016 Irish comedy film is like the dirtier version of the beloved treasure-hunting film, Goonies - that is if instead of pirate's gold the prize was cocaine. **Trailer:** <https://www.youtube.com/watch?v=XxsaDtze7Dc&feature=youtu.be>

Coming Up...For Members Continued...

Tues, March 16 @ 4:30 PM, Guided Meditation. Lay down, sit in a chair, or on your mat. Breathe. Relax. Join us for a 15-minute guided meditation. Come to all three or any one. No previous experience meditating is required, this is for everybody. For those who choose to stay, 15 minutes following meditation optional sharing of your experience. March 16th led by Bruce Berwald.

Wed, March 17 @ 4:00 PM, Aptos Coffee/Tea Meet-Up.

Thurs, March 18 @ 4:00 PM, Recipe Exchange. Some of our members are tired of cooking the same old thing and are looking for new, healthy, simple recipes. Bring a recipe you'd like to share. Each participant will describe their recipe and email it to info@villagesantacruz.org. We will compile the recipes and send them out to all attendees :)

Fri, March 19 @ 1:00 PM, Drop-In Conversational Spanish. Lead by Vanessa, a native Spanish speaker and Volunteer Center's Stay Connected Program specialist. Open to all Village members at all levels of Spanish language comprehension.

Mon, March 22 @ 3:00 PM, Westside Coffee/Tea Meet-Up.

Tues, March 23 @ 2:00 PM, Mid-County Coffee/Tea Meet-Up.

Wed, March 24 @ 1:00 PM, Book Discussion: *Four Hundred Souls: A Community History of African America 1619-2019*. In this book, Ibram X. Kendi and Keisha Blain, both leading scholars of African American history, have gathered 80 Black writers and 10 poets to tell a community story, separating each chapter into five-year intervals, each author taking a thread. The book begins in 1619, with the arrival of the Spanish ship the White Lion, its bowels filled with 20 captive Africans (a year before the Mayflower arrived), and ends in 2019. We will discuss Parts I & II, pages 3 - 68, which covers the years 1619 through 1699, in small essays by 16 authors and with poems by 2 poets.

Fri, March 26 @ 1:00 PM, Drop-In Conversational Spanish. Lead by Vanessa, a native Spanish speaker and Volunteer Center's Stay Connected Program specialist. Open to all Village members at all levels of Spanish language comprehension.

Mon, March 29 @ 1:00 PM, Movie Discussion: Derry Girls. This is a Netflix series. Watch as many episodes as you like. We'll discuss overarching themes.

Mon, March 29 @ 3:00 PM, Presentation: Compassion & Choices. Non-profit Compassion & Choices will help us understand the ins and outs of the California End of Life Option Act, which authorizes the practice of medical aid in dying. In addition, the presentation will educate us on the importance of documenting our end-of-life values and priorities and share with us the full range of available options. The presenters will provide information and constructive advice for guiding our care and engaging with our providers. **Open to the public. Please RSVP for Zoom Connection information.**

Tues, March 30 @ 4:30 PM, Guided Meditation. Lay down, sit in a chair or on your mat. Breathe. Relax. Join us for a 15-minute guided meditation. Come to all three or any one. No previous experience meditating required, this is for everybody. For those who choose to stay, 15 minutes following meditation optional sharing of your experience. March 30th will be led by Jacqueline Field.

Continued from page 1...#20 of 25 Ways to Age Better

...Just 15 minutes a day is enough to strengthen telomeres, the "caps" that protect our DNA and, according to a Harvard study, to have a positive impact on blood pressure levels. A very specific form of meditation, Kirtan Kriya, involving chanting and finger movements, stabilizes brain synapses and increases cerebral blood flow - researchers concluded that it should be considered for Alzheimer's disease prevention. Can't spare 15 minutes? Take a few moments to focus on your breath or your surroundings to promote a feeling of calm.



Village Valentine Making Service Project

by Dukh Niwaran Kaur

Our Valentine Making Service Project in February was a great success. We created at least 90 unique and beautiful Valentine's that I know gladdened the hearts of the nursing home or retirement home recipients that received them.

It involved not only Village members but members of the community too.

Village members Jacqueline, Georgia, Lynne, Mary H., Sandy, Dede, and I gathered together on Zoom and made them as we pleasantly chatted. Member Jane spent hours artistically on her own since her laptop was being rebuilt. Our part-time staff, Kyle, and her roommates Lexi, Eva, and Nina volunteered their time too to make Valentines.

Pedro, a 4th grader and his sisters, Destiny and Alyha, who are at Soquel High, helped too. Marta, Chela, Ramona, and Melina helped as well.

Jonathan, Ron's caregiver (who has healed and is back with us again!) and his fiance, Nicole,

also made them.

We all had fun and it was for a worthy cause. Those that participated are eager to do it again next year. It worked well to have drive-by bags of materials dropped off to each participant that wanted them. We gave them to the Volunteer Center to distribute to skilled nursing and assisted living facilities. After the valentines were socially distanced, they were given to the residents.

Many thanks to all who made them! And thank you, Volunteer Center and Family Service Agency for your ongoing project to deliver cards made by community members, to folks in long-term care facilities.

Village Santa Cruz County Turns Four!



Thank you to all who came to celebrate our four year anniversary. We all got to know each other a little better and had some fun while doing it.



During the past year we met in our Community Circle groups - often a lifeline to staying connected - our different area groups had a chance to focus on what they wanted going forward. Added to our March calendar, are activities that came out of these Circle discussions.

Cyber Scams: How to Avoid Them

Learn about the most common types of scams, how to recognize them, and how to avoid becoming a victim of online scams.

From AARP: Beware of Robocalls, Texts, and Emails Promising COVID-19 Cures or Stimulus Payments. Coronavirus scams are spreading nearly as fast as the virus itself. As of Feb. 21, the Federal Trade Commission (FTC) had logged more than 362,000 consumer complaints related to COVID-19 and stimulus payments, 69 percent of them involving fraud or identity theft. Victims have reported losing nearly \$349 million, with a median loss of \$319. **Read here:** <https://www.aarp.org/money/scams-fraud/info-2020/coronavirus.html>

From the IRS: TAX SCAMS. Thousands of people have lost millions of dollars and their personal information to tax scams. Scammers use the regular mail, telephone, or email to set up individuals, businesses, payroll and tax professionals. The IRS does not initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information. Recognize the telltale signs of a scam. In the latest twist on a scam related to Social Security numbers, scammers claim to be able to suspend or cancel the victim's SSN. It's yet another attempt by con artists to frighten people into returning 'robocall' voicemails. Find out more about scams targeting taxpayers at the IRS site <https://www.irs.gov/newsroom/tax-scams-consumer-alerts>

CHAT SCAMS Text and online messaging are prime places for scammers to try and con you out of personal information. We often make the mistake of believing that if someone has our number we either should know them, or our number was given to them for a good reason. Scammers use this to take advantage and exploit people. They will often pretend to be an acquaintance or a reputable institution like a bank. **How to Avoid Chat Scams:** **1.)** Verify the message via a different source. If a friend, family member, bank or any other business ask you for personal information or money, validate the request by calling the company or person making the request. **2.)** Beware of unknown or strange numbers **3.)** Notice poor grammar: If the text or chat is not using proper grammar, this is often a tip off that it's a bot or a scammer operating from a foreign locale. **4.)** Don't respond. The safest response is no response at all. If the request is real the company or acquaintance will find a way to contact you.

COMPUTER SCAMS A 'phishing attack' is when a scammer pretends to be from a reputable company in order to get you to reveal personal information. Phishing is done through emails, web site pop-ups, and even mobile apps. Common phishing scams: **1.) CEO/Executive scam:** The scam appears as an email from a leader in your organization, asking for highly sensitive information like company accounts, employee salaries, Social Security numbers, and client information. **2.) File Sharing & DocuSign Scam:** Phony requests to access files in Dropbox and DocuSign accounts are on the rise, tricking workers into clicking on dangerous links. **3.) Romance Scam:** This one can happen completely online, over the phone, or in person once contact is established. The romance scam always starts with someone supposedly looking for love. But what starts as a promise of love or partnership, often leads to requests for money or pricey gifts. **4.) Mobile Phish Scam:** Scammers distribute fake mobile apps that gather your personal information in the background or send text messages containing dangerous links. **5.) Surveys Scam:** You get a request to take a survey but when you click that link, you could be getting infected with malware. **6.) The Urgent Email Attachment Scam:** Phishing emails try to trick you into downloading a dangerous attachment giving someone access to your computer. Such emails ask you to download attachments confirming a package delivery, trip itinerary, or prize. **How to Avoid Computer Scams:** Ask yourself: **1.)** Is this asking for too much information? **2.)** Do I know you?...

Cyber Scams: Continued...

3.) Is that a legitimate link? Before clicking on a link, hover over it to see if the URL address looks legitimate. **4.)** Am I on the web page I think I'm on? Before logging into an online account, check that the web address is correct. Phishers can forge legitimate websites to trick you into logging in. **5.)** Is it too good to be true? Avoid "free" offers or deals that sound too good to be true. **6.)** Is my security software active? Always use comprehensive security software to protect your devices and information from malware and other threats that might result from a phishing scam.

PHONE SCAMS Phone scams come in many forms. Some act friendly or use intimidation. In all cases, the goal is to get personal information and money. Common phone scams: **1.) Credit Repair Scams:** Give them some money and they promise to "fix" or "remove" your debt. **2.) Charity Scams:** You need to give money today to help these people in need. **3.) Extended Car Warranties Scam:** They access public purchase records to try and sell you overpriced or worthless car warranties. **How to Avoid Phone Scams:** **1.)** Hang up **2.)** Don't let them know they reached a responsive phone number. By pressing buttons or trying to talk to an operator, you may be in for even more robocalls. **3.)** Use call blocking. Your phone carrier may provide a service to block known phone spam numbers or at least ID them for you when your phone rings. **4.)** Don't rely on caller ID as proof. Phone scams have gotten better at making you think it is a legitimate number by "spoofing" an ID and displaying some type of official name. Some even report it shows their own number calling them.

WEB SCAMS The goal of these scams is to trick you into sending money or personal information. Types of web scams: **1.) Fake Commerce Scam:** fake commerce sites & fake product sites used to sell products that are not worth the price paid or not delivered at all. **2.) Credit Card Fraud Scam:** Asking for credit card information to proceed on a web site. **3.) Malware Scam:** Software designed to disable your computer system for the scammers personal use or to simply damage it. Also a general term used for viruses, spyware, worms, trojans, and more. **How to Avoid Web Scams:** **1.)** If a prize you won is too good to be true, it probably is. Research the contest to see if it is legitimate. **2.)** Never send money or gift cards to someone you haven't met in person. **3.)** Research any crowdfunding campaigns to see feedback from others and if they have not delivered on their promises. **4.)** Always look for the security lock on sites asking for personal information. The Site Identity button (a padlock) appears in the address bar to the left of the web address. You can quickly find out if the connection to the website you are viewing is encrypted. An encrypted connection is designed to prevent anyone from reading or modifying the data you exchange with the website.

EMAIL SCAMS Email scams may appear to be from a company you're familiar with, in order to exploit your trust and gain personal or financial information. Types of email scams you may see: **1.) Foreign Lottery Scam:** You just won a big prize, often in a foreign country, but you must pay a small amount upfront to gain the larger reward. **2.) Email Survey Scam:** You get a request to take a survey for a social issue you may care about. When you click the link, you get infected with malware. **3.) Banking Scam:** You receive an email saying there is something wrong with your bank or PayPal account that needs your attention. You're then directed to a fake site where you attempt to log-in so they can steal your user name and password for the actual site. **How to Avoid Email Scams:** **1.)** If you don't do business or haven't requested information from a company, don't click on any links or take any surveys. **2.)** Look at the sender's email address. Does it match the content of the email? **3.)** Avoid communications without personalization. "Dear valued customer" is a good tip to stay away. **4.)** Does the link in the email look odd? Most of the time you can move your mouse over the link to see the link address. If it looks wrong, stay away.