



IN THIS ISSUE: *Over Sixty: Shades of Gray*; The Hanging that Caused a Storm; Gleaning Seniors' Membership Campaign; Romance Scammers Find Local Victims

The Good Life

News, Health & Leisure for South Valley Adults 50+ • Volume VI, Number 1 • January/February 2019



Last year's event filled the Wyndam Hotel Ballroom.

Heart of Seniors Luncheon/Fashion Show Planned for Valentine's Day

The sixth annual Heart of Seniors "Spectacular Resource Event" Luncheon, hosted by the Senior Coalition, will be held from 9:30 a.m. to 2 p.m. on Thursday, February 14, at the Wyndham Hotel, 9000 W. Airport Dr., Visalia.

The event includes a vital resource fair with vendors, a fashion show and a lunch. The resource fair opens at 9:30 a.m. with the program at 10:30 a.m. Tickets are available for \$5 per person. Early registration is recommended as seating is limited and the event is expected to sell out.

The program, which will include a showcase of the latest in fashion from Macy's for the mature woman, will feature keynote speaker Cynthia B. Johnson, Language and Communications Studies chair at College of the Sequoias, who will present a talk on how to deal with stress and toxic people, including how to develop inspirational communication skills.

To purchase tickets for the luncheon or for more information, call (559) 730-3015 or email seniorcoalition@gmail.com. For online information, visit www.theseniorcoalition.com.

C.A.R. Tries Again to Expand Prop 13 Benefits for Seniors

Even before California voters had the opportunity to consider the merits of Proposition 5 on the November 6th ballot, the California Association of Realtors, (C.A.R.) which was behind the measure, had already drafted a revised version.

"While our opponents were successful in stopping Proposition 5 this time, our resolve on this issue is firm, and we are committed to this effort for the long haul," said C.A.R. President Jared Martin. "We are pursuing a revised initiative for the November 2020 ballot, which provides for property tax base portability for victims of natural disasters, disabled and seniors; and reforms intergenerational transfer laws, which currently allow transfers of business properties without reassessment. And, most significantly, it will raise money for schools and local governments."

In an August 7, 2018 press release, the California Associ-



ation of Realtors (C.A.R.) announced that, "In its continuing effort to address California's unprecedented housing supply crisis and eliminate the 'moving penalty' that severely restricts the ability of seniors, disabled residents, and victims of natural disasters to relocate," it had filed a revised initiative with the state attorney general for the November 2020 ballot.

According to the release, the *(continued on page 2)*

Visalia Senior Games Offer Athletic Competitions, Social Events

The 2019 Visalia Senior Games, the Central Valley's only senior games, will be held at various locations in Visalia on March 23-24 and 30-31. The inaugural Senior Games, which were held in October 2015, were considered a success, attracting athletes from 50 California cities. A total of 237 athletes participated, including some traveling from as far as Oregon and Texas.

The event continues to grow as the 2018 event saw a total of 520 athletes representing a total of 93 California cities participating. Event organizers with the City of Visalia Parks & Recreation Department expect the number to increase this year as well.

"We're excited to host the 2019 Visalia Senior Games and with the addition of several new events, we have the potential to see hundreds of local participants and seniors from throughout the state as well as a few from outside the state," said Maggie Kalar, City of Visalia Parks and Recreation De-



The track events are among the most popular competitions at the Visalia Senior Games.

partment recreation supervisor.

The 2019 games have a full list of events slated over the two weekends, bringing back such favorites as: archery, bowling, disc golf, golf, horseshoes, pickleball, road race, softball, swimming, table tennis, track & field and trap shoot. New to the games this year will be men's & women's basketball and the 5k/10k cycling time trial. Event coordinators have partnered with the Southern Sierra Cyclists to bring this exciting road course to the upcoming games.

There will be two main social events at the 2019 Senior Games. The "I Love the 80's" Game Night social will be held at Visalia City Billiards (4243 W. Noble Ave.) on March 23. This event is free to attend and food and beverages will be available for purchase. Guests can sign-up for the dart or billiard tournament for \$5 per event. Medals will be awarded to the top three spots.

The Party in the Park Social at Plaza Park (off of Highway 198 and Plaza Drive) will in-

clude food, live music, dancing and drinks, as well as a cornhole tournament. Tickets are \$10 per person for dinner or \$15 per person for dinner and entry into the cornhole tournament.

Registration is now open, and those interested in competing in the Senior Games can register one of two ways: in person at the Anthony Community Center (345 N. Jacob St.) or online at www.visaliaseniorgames.com through the individual *(continued on page 2)*

VETERANS CORNER

The Claims Process



Ken Cruickshank

Claims processing with the Department of Veterans Affairs (VA) has evolved over the years. When your claim is submitted to the VA, remember your official claim date begins on the date the VA receives the claim at one of its regional offices, not the date that you complete the claim forms.

When we assist in completing the required forms for the benefit that you are seeking, our office will mail them to a representative at the regional office (California Department of Veterans Affairs, American Legion, Disabled American Veterans or any of the other service organizations). The representative at the regional office will date stamp a copy of the cover letter we attach and return it to us, which indicates that VA has received what we submitted. The claim is then sent electronically to the Department of Veterans Affairs. The VA no longer maintains paper files on veterans.

The VA works under the National Work Queue (NWQ) process, which means any regional office in the VA system may process a claim. Regional offices of jurisdiction (ROJ) are still assigned to each claim; our ROJ is in Oakland, which retains responsibility for the claim, but claim processing is done in NWQ. Once complete, the claim decision will be sent to you. If you disagree with the decision, you can submit an appeal.

The ROJ for pension purposes is in St. Paul, Minnesota. Our office forwards the claim to St. Paul for development and decision processing.

You are expected to submit evidence, not in VA's possession, that supports your claim. The VA will keep you informed on your claim process and will let you know when additional supportive evidence might be needed. My office will be happy to assist you in responding to any letters you receive from the VA.

Ken Cruickshank, the Veterans Services Officer for Tulare County, is a retired Navy Master Chief Petty Officer. Contact him at the Veterans Services Office at 3348 W. Mineral King Ave., Visalia; by phone at (559) 713-2880; or by email at KCruicks@tularehhsa.org

Senior Games...

(continued from page 1)

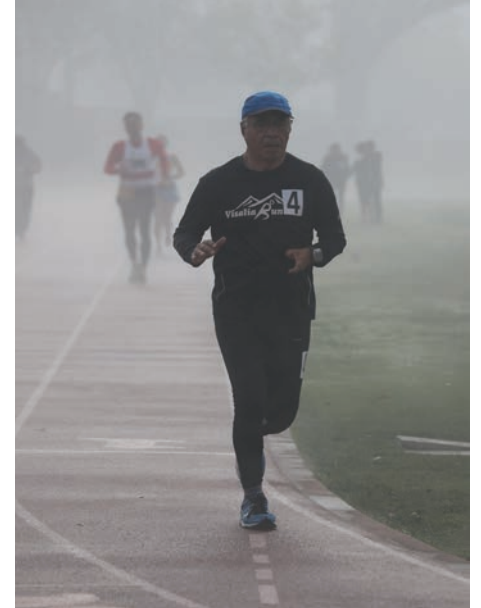
al sport pages.

March 14 is the deadline for most of the events. Some events allow registration through check-in on the day of the event as space allows.

There are other ways to get involved in the 2019 Senior Games besides competing.

"Businesses or organizations that would like to partner with the games can become an event sponsor," said Kalar. "In order to host the event, we need to have the support of the community and we look forward to bringing businesses together with our athletes."

For more information about competing, volunteering or becoming a sponsor, contact the Visalia Parks and Recreation Department at (559) 713-4395



Not even the Tule Fog could keep these senior athletes from competing in last year's games.

or email recreation@visalia.city or visit www.visailaseniorgames.com.

C.A.R. Tries Again...

(continued from page 1)

initiative would allow seniors, among others, "to carry their current Proposition 13-protected property tax assessment level to another home of any price, anywhere in the state, any number of times."

"Filing this new initiative will allow C.A.R. - in the event the 'moving penalty' is not eliminated this November - to immediately begin gathering signatures to qualify the new initiative for the November 2020 ballot and reinforce our commitment to making tax fairness a reality," said Steve White, C.A.R. president at the time of the August release. "This new initiative will provide for property tax base portability, reform the intergenerational transfer laws, and... most significantly, it will raise money for schools and local governments."

An initiative opposed by C.A.R. to tax commercial property at a higher rate than residential property has already qualified for the November 2020 ballot.

In October 2017, the Legislative Analyst's Office issued a report in which it noted that the state is losing \$1.5 billion per year due to parent/child and grandparent/grandchild property transfers. C.A.R.'s new initiative would require the child/grandchild to reside in the home (as opposed, for example, to renting out the home), and limit the value of the exemption to \$1 million.

C.A.R., headquartered in Los Angeles, is one of the largest state trade organizations in the United States with more than 190,000 members dedicated to the advancement of professionalism in real estate.

Urologist joins VMC

Joseph Ford, DO, served his urology residency and general surgery internship at Detroit Medical Center, and completed a fellowship in urological oncology at the Carolinas Medical Center. This program focused on training in the diagnosis and treatment of complex cancers of the urinary tract and male reproductive organs.



Joseph Ford, DO

Dr. Ford's practice focuses on helping both men and women retain their quality of life, and he evaluates and treats patients of all ages (children to adults).

Dr. Ford joins Dr. Marty Prah and Dr. Joseph Chidi in VMC's Urology Department.

The Good Life

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Romance Scams Cost Local Seniors Money and Heartbreak

By Steve Pastis

With Valentine's Day right around the corner, now seems like a good time to warn our single and widowed readers to be aware of romance scams. In addition to leaving victims with a broken heart, they can cost seniors thousands of dollars.

One local senior reportedly lost a million dollars in a romance scam.

"In that particular case, the (scammer) was a professional con man and had prior convictions," said Rocky Pipkin of the Pipkin Detective Agency, who described the victim as an elderly man who revealed to the scammer (whom he thought was a woman) that he had a lot of money. The scammer then switched the conversation to an investment opportunity that was "a way you can make a lot of money."

Another scammer asked one of Pipkin's clients to hold a \$400,000 check for her.

"We verified that the check was phony," he said, explaining that the scam is to bounce a check and then say the victim's bank account information is needed to properly deposit that amount into her account.

Leah King, director of operations for the Pipkin Detective Agency, had two women as clients in one case, one who gave \$750,000 to a scammer to "open up a business" and the victim's sister who loaned him the same amount for the same purpose.

"We're still trying to figure out where the \$1.5 million went," said King.

Romance scams are most common for those 50 and older, according to King,

"I think that often they aren't as tech savvy and they're having trouble discerning between what sounds good and what is true," said King, adding that most of the time the victims are female, including a local woman who sent her scammer thousands of dollars.

"Women yearn for love letters and long drawn out ro-



mances that sound sweet," she said. "Men want someone they can see, something more physical and visual."

"Ninety-five percent (of the scams) are through Facebook because it's widely used and user-friendly," King added. "You can see the person and what they like and what they comment on," she added, comparing that situation to receiving an email from a stranger. "How likely is someone going to respond to a random email?"

Victims are "usually widows or people who never married," said Pipkin, who, after being asked what "usually" means, responded that local married seniors are sometimes scam victims.

"They become vulnerable to the people who they met online," he said, noting that extortion becomes a possibility because the online relationship "can cause problems on the home front."

The Sweetheart Swindle

"One of the most widely used scams used against the elderly is romance scams or the 'Sweetheart Swindle' as it is commonly referred to," explains South County Elder Abuse Victim Advocate Cindy Rodriguez of the Tulare County District Attorney's Office. "Even though this scam can be used on victims of any age, the number one targets are usually men and women over the age of 40, with seniors, widowers and

card information to open these phony dating profiles through paid dating sites. The profiles they create are usually short-lived, due to the website closing them because of fraudulent credit card information. The romance scammers create these false profiles by using pictures that they obtain from magazines, social media or the internet, distinguishing themselves as wealthy, good looking, successful and talented.

Even though these profiles are usually sparse, they often have many discrepancies and inconsistent information. Many times they claim to be U.S. residents overseas for business, or serving in the armed forces, which explains their inability to meet face-to-face.

Like any other relationship, the scammer begins by showing interest. Shortly after begins the exchange of basic information, hobbies, interests, etc. Once the scammer gets a bite, they will ask the victim to leave the site, and begin communication through another means (personal email, instant messaging, texting or phone) to continue communication. Once these scammers get their potential target off the dating site, they will begin the next step, which is known as "the

(continued on page 7)

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Visalia Gleaning Seniors Launch Membership Drive

If you are at least 50 years old and have some time to give to help bring food to local seniors, Visalia Gleaning Seniors want you. The group is currently looking for more volunteers to perform a variety of tasks.

"We ask people to work at least four hours a month," said Carl Jackson, the group's president. "They can work with knick-knacks, clothing or out in the yard doing whatever they need to do. They may be repairing furniture or cleaning."

Visalia Gleaning Seniors collect and distribute about 90,000 lbs. of food each month to local seniors. The food includes fresh fruits and vegetables, as well as bread and sweets from Svenhard's Swedish Bakery and markets in the area.

"Food is delivered three or four times a week," said Donna

Hall, vice president and office manager. "For those people who are on very limited income and don't have food, at least it provides some food for them," said Hall. "We go to warehouses and pick up food and have people to box it up. We then have people who drop it off at 13 places."

Dues for volunteers are \$60 for a calendar year. This amount is pro-rated for those joining later in the year.

Volunteers are asked to work four hours a month at the group's facility at 28600 Road 156 in Visalia.

"They don't have to work," said Jackson about the requested hours. "Some of them can't, and that's fine."

In addition to gathering and distributing food to local seniors, volunteers gather sellable items for the group's seasonal yard sales.

"If people have sellable items, we are interested," said Jackson, adding that anyone can donate items, as long as they are sellable. "We don't pick up stuff to haul to the dump. What we really want is good furniture, working refrigerators, working stoves, washer-dryers in working condition, gar-



Visalia Gleaning Seniors VP/Office Manager Donna Hall and President Carl Jackson

den tools and bicycles.

"We take a lot of different things that are sellable and usable - knick-knacks, glassware, all that kind of stuff," he added. "People also donate clothing to us," said Jackson. "We store it until the next yard sale."

Visalia Gleaning Seniors are also looking for more sponsors from the local business commu-

nity. Sponsors who give \$100 a year have their business card included in the group's full-color or quarterly newsletter.

Visalia Gleaning Seniors is a non-profit 501C3 organization. To volunteer or to make a donation, call their office weekday mornings at (559) 733-5352. Donations can be mailed to: P.O. Box 156, Visalia, CA 93278.



Jean-François Millet's 1857 painting "Las Espigadoras" ("The Gleaners") graces the Visalia Gleaning Seniors' office wall.



Members of the Senior Coalition bring food donations to the Visalia Gleaning Seniors facility on November 14. Pictured (left to right): Margie Relph, Michelle Wentworth, Jeff Ford, Stafani Salierno, Shayna Nagle.

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Entertainment & Leisure

New Book Combines Humor and Advice for Life's Later Years

By Steve Pastis

"This book is funny, insightful, informational, wise and did I say funny?"

- Henry Winkler
Actor, Author, Producer
(a.k.a. "The Fonz")

Two New York authors, Barbara Paskoff and Carol Pack, combined their talents to write *Over-Sixty: Shades of Gray*, a humorous guidebook to help readers navigate through their later years.

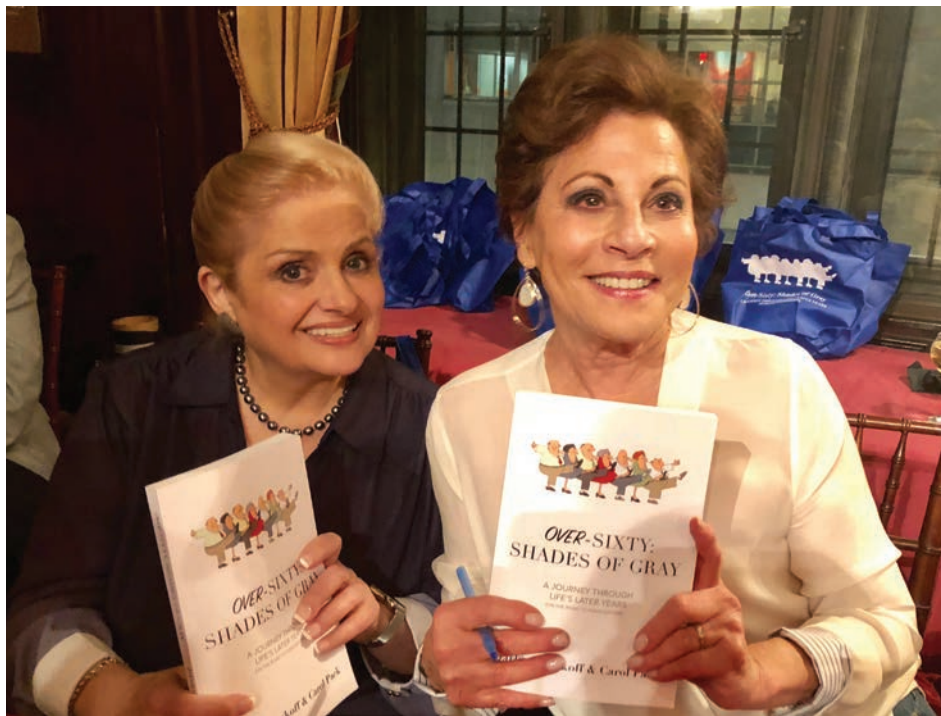
"It's about experiencing the changes as they come along - with our own personal narrative - so people who have the same experiences don't feel they have to go through them alone," said Pack.

"Nothing is embarrassing in this book," said Paskoff, who described the book-writing process as a learning experience. "I loved writing the sexual part."

"That's what she's good at," noted Pack. "Meanwhile, I honed in on hearing aids. I am more of a five senses kind of person."

The sexuality section features advice and observations from a female perspective. Men's changes are not covered, but for good reason.

"We couldn't write about those changes because we



Authors Carol Pack (left) and Barbara Paskoff pose with their new book at a New York City book signing.

didn't experience them," said Pack.

Other sections in the book include: "C & C" (cancer and cardiovascular disease), "Five Senses," "Mouthing Off," "Digestive Dissonance," "Image & Self-Esteem," "Tech-NO-logy" and "Memory Lane."

"I think seniors have been underserved," she said about why this book was written. "We're like a paper plate - we're dispensible."

"Age in this country is not respected," added Paskoff. "Japa-

nese and Chinese revere their elders."

The book was inspired three years ago by a conversation about aging when the two writers and another longtime friend, another Carol, went out to dinner.

"We decided to write about aging with humor and grit," said Paskoff.

"Not having written a non-fiction book, we started slow," said Pack. "Finally, we hit the point when we said, 'We have something good here.'"

When Paskoff and Pack were far enough along in the writing process, they started submitting book proposals to agents. The agents responded by telling them, "We'll get back to you."

"A lot of agents said, 'You have to change the name of your book,' or they said, 'You have to change the layout of the book,'" said Pack.

The two writers decided to do things their way, however. Artiqua Press, Pack's book publishing company, which publishes her novels such as *Evangeline's Ghost* and *Chronicles: The Library of Illumination*, published the book. So far the reviews and the overall response has been positive.

"We're getting really positive feedback," said Pack. "People who have read the book are telling us, 'Gee, I didn't know that.'"

The women took time from their busy book promoting schedule to talk to *The Good Life*. They were getting ready to head to a New York City news station later that afternoon for an interview. There have been many other interviews with the media, as well as book signings and presentations, including one to be given on a cruise.

(continued on page 7)

"I WAS AT THE POINT WHERE I HAD TO DO SOMETHING AND IT WAS WORTH A TRY. I WASN'T READY TO GIVE UP EVERYTHING."

- Myrtle Cotter

BENEFITS OF TAVR:

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Kaweah Delta recently became one of 50 hospitals in California to offer TAVR.

MENDING BROKEN HEARTS

Myrtle Cotter, 86, would have rather been playing Yahtzee, Bunco, or Bingo, six months ago, but she ended up at Kaweah Delta Medical Center after having trouble breathing.

It didn't take long for doctors to get to the heart of Myrtle's breathing problem, a stenotic heart valve. Myrtle's heart valve was deteriorating and unfortunately, open heart surgery was not an option.

Instead, doctors offered Transcatheter Aortic Valve Replacement (TAVR) at Kaweah Delta. TAVR is a minimally invasive procedure that allows doctors to replace an aortic valve in patients who are too weak to undergo open-heart surgery.



Health & Wellness

Flu Symptoms May Not Mean You Have the Flu

If you are coughing and have a sore throat and a fever, you may not have the flu, according to Sharon Minnick, M.S., Ph.D., epidemiologist with the County of Tulare HHS's Public Health Branch.

"We are starting to see an uptick in viral influenza-like illnesses now but there are other viruses circulating right now and most cases may not yet be influenza," said Dr. Minnick. "Our laboratory has detected several rhinovirus/enterovirus and adenovirus cases. There are multiple strains of each of these

and we can't specify the exact strain type. The CDC's (Center for Disease Control's) most recent influenza map shows minimal flu activity across most of the country.

"The state has changed the requirements for reporting influenza cases - the severe/ICU cases and deaths in persons 18-64 will no longer be reportable to the state," she continued. "This may affect our local information, but based on the lack of laboratory testing activity we've not seen any severe cases yet this year."



Minnick added, "It is not too late to get the flu shot!"

The California Department of Public Health also encourages Californians to contact their health care provider, physician's office or clinic about getting the flu vaccine.

When flu vaccine is in stock, adults with Medi-Cal can also get immunized at their local pharmacy. Some local health

departments may offer low or no-cost flu immunizations.

For the flu vaccine location nearest you, visit www.flu.gov.

In addition to getting a flu shot you should also:

- Stay home while sick and limit contact with others.
- Cover coughs or sneezes with your sleeve or disposable tissue.
- Wash hands frequently and thoroughly with soap and warm water, or use an alcohol-based hand sanitizer.
- Avoid touching your eyes, nose and mouth.

Five Common Behaviors Could Be Hurting Your Eyes

(BPT) - If you're like many Americans, you're diligent about maintaining your health by eating right, exercising and regularly seeing your doctor. But even the most health-conscious people are often unaware of daily behaviors in their lives that could be straining or even damaging their eyes. That's surprising, given that 21% of Americans believe severe vision loss would negatively impact the quality of their lives.

The good news? Taking steps to protect your eyes isn't difficult. Guarding yourself against these potentially damaging behaviors should be part of your regular health routine.

• Not wearing sunglasses. Sun wear does more than just block glare. The same harmful rays that can burn your skin can also damage your eyes over time, sometimes leading to vision-reducing issues such as cataracts and macular degeneration. As a precaution, ophthalmologists recommend wearing sunglasses anytime you're outside, seeking lenses that block out at least 99% of UVA and



UVC rays.

• Failing to visit your eye doctor annually. Seeing an eye doctor once a year to check on any prescription changes is important, but a visit can also help detect other serious eye issues. Alarmingly, one survey found 64% of Americans notice signs of trouble such as red, watery eyes, light flashes, blurry or double vision, difficulty seeing at night or difficulty reading up close, yet only 13% follow up

with eye exams.

• Staring at your smart-phone. If your eyes are often sore or tired at the end of the day, you may be spending too much uninterrupted time zoning in on your phone. To avoid that strain and even worse symptoms such as blurred vision, dry eyes, dizziness or nausea, enlarge your font, always keep your phone at least 16 inches away from your face and take screen breaks every 20

minutes.

• Overusing eye drops. Some people form a dependency on the over-the-counter whitening drops that reduce redness by temporarily restricting blood flow to the eye's blood vessels. Repeat users often notice that their eyes "rebound" and get red again as oxygen returns to those deprived capillaries, creating a vicious cycle. As a rule, non-prescription eye drops should not be a long-term solution to any eye issue.

• Using old or borrowed eye makeup. You should replace your makeup every three months to keep from introducing new and potentially harmful bacteria into your eye area. Avoid other people's makeup for the same reason. Eye care experts also warn against applying eyeliner to your inner eyelids, which can be especially vulnerable to infection.

Getting in the habit of caring for your eyes need not be time consuming, and it doesn't have to be expensive. Vision plans are offered by companies such as VSPDirect.com.

Hepatitis C: A Disease that May Not Show Symptoms

(BPT) - Travel, music festivals, ziplining, touring breweries with friends - Tim Steele always enjoyed a life full of adventure. His health was generally good, but before partially retiring from his career as a computer salesman, he decided to schedule some checkups for peace of mind. That's when he was surprised to learn he had hepatitis C.

"It was out of the blue," Tim says. "I didn't have any symptoms. I had no clue. If I had not gone to the doctor, I'd just be sitting around with hep C."

Although surprised from the diagnosis, he was ready to tackle his health problems and learned there were treatments available.

"Knowing that there were treatments available that could

cure hepatitis C helped ease my anxiety about the diagnosis," he says.

In the U.S., approximately 3.4 million people are infected with chronic hepatitis C. Nearly half of Americans with hepatitis C virus (HCV) do not even know they have it, as the disease often does not exhibit symptoms.

Even among patients diagnosed with HCV, many choose not to seek out care because they are symptom-free, or for other reasons such as lack of access to treatment or fear of side effects.

It's important to talk to your doctor, even if you are not experiencing symptoms, as chronic hepatitis C is a major cause of cirrhosis and liver cancer, and a primary reason for liver transplants. According to

the Centers for Disease Control and Prevention, chronic liver disease in people with hepatitis C can progress slowly, without any signs or symptoms, over several decades.

Fortunately, there are a number of treatments available that can cure people with hepatitis C, meaning the virus is not detectable in the blood months after treatment ends. Tim found the treatment that worked for him and received blood tests showing the hep C virus was not detectable.

"I want to share my journey in the hopes it will help others diagnosed with hepatitis C," says Tim.

Tim's friends and family were also relieved to know there were treatment options available. In fact, loved ones

play an important role in helping those with a positive hepatitis C diagnosis get the care they need. Keep in mind, people with hepatitis C may need physical, emotional and spiritual assistance. Caregivers can help by:

- Encouraging loved ones to take action
- Offering to listen
- Providing advice, hope and support
- Managing and accompanying your loved one to medical appointments
- Encouraging loved ones to keep their liver healthy

Go to HepC.com for more information and tools that can help you start a conversation with your doctor to get the support you need.

Romance Scams...

(continued from page 3)

grooming process." During this process, the scammer does their best to gain the victim's trust. They do this by finding similarities, making claims that they found their "soulmate" or "destiny," and are very quick to profess their love. Grooming is used as a means to build up to their real goal, which is to "trick their victim out of money".

Once the victim is attached, the scammer may use different tactics to con the victim into giving them money, known as "the sting." According to the Office of the Attorney General's website, scammers may ask for money directly by claiming they were robbed, are being evicted, they lost their job, claim an illness, need money to obtain traveling documents, etc.

The scammer may instead express concern about their financial status, their inability to visit because of their financial status, all with hopes that the victim will send them money.

Once the victim sends money, the scammer will find ways to continue to ask for more money.

Protecting Yourself

The Attorney General's Office encourages people to exercise an appropriate level of caution when looking for relationships online. These scammers can share information about victims, and also may target victims repeatedly. Scammers may also threaten to share the personal information or images they obtained, threatening to post or distribute them to friends, family and employers for a ransom.

The BBB stresses to be mindful that if you meet someone online, and for some reason you cannot meet that individual in person and they ask for money, there is a high probability that it is a fraud.

Good ways to prevent this is by never giving personal or identifying financial information, and never sending money to someone in an online/phone relationship.

And finally, if you are a victim of a romance scam:

- Cease communication and block all phone numbers;
- Keep copies of the communications;
- Report the matter to the dating website (if used);
- Report matters to local law enforcement;
- Report the matter to the FBI Internet Crime Complaint Center at www.ic3.gov; and
- Report it to the Federal Trade Commission at (877) 382-4357 or www.consumer.ftc.gov, or: Federal Trade Commission, Bureau of Consumer Protection, 600 Pennsylvania Ave., NW, Washington, DC 20580.

(Cindy Rodriguez contributed to this article.)

Romance Scam Terminology

- Romance Scam (Sweetheart Swindle) - A confidence trick involving feigning romantic intentions toward a victim, gaining their affection, and then using their goodwill to commit a crime.
- Catfishing - A person who sets up a false personal profile on social network/dating sites for fraudulent or deceptive purposes.
- Trolling - Looking for victims online "like throwing a fishing line" by pretending to be someone else for the purpose of victimizing people.
- Swindle - Using deception to deprive another of money or possessions.
- Grooming - "Taking the Brain" the goal is to get the victim to transfer allegiance to the scammer.
- Love Bombing - A phrase that was coined to describe the indoctrinate practices of religious cults, but is being used by scammers on their victims. It is used to describe the smothering displays of affection that scammers use on their online victims.



OVER-SIXTY: SHADES OF GRAY

A JOURNEY THROUGH LIFE'S LATER YEARS
(ON THE ROAD TO FOSSILIZATION)

Barbara Paskoff & Carol Pack

New Book...

(continued from page 5)

"I never expected to have so many different aspects about aging to share with our readers," said Pack, adding there may be a sequel to cover some additional subjects.

"It's on a back burner," she added. "If it happens, it will be organic."

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Calendar

January 2, 7, 9, 14, 16, 21, 23, 28, 30 - Community Bingo

Tulare Senior Services Volunteers will host Bingo from 12:30-3:30 p.m. at the Tulare Senior Community Center, 201 North F St., Tulare. For more information, call (559) 685-2330.

January 2, 16 - Blood Pressure Screening

Tulare Adult School will offer free screenings from 10-11 a.m. at the Tulare Senior Community Center, 201 North F St. in Tulare. For more information, call (559) 685-2330.

January 3, 8, 10, 15, 17, 22, 24, 29, 31 - Healing Hearts Walks

Visalia Public Cemetery, 1300 W. Goshen, Visalia, hosts these events, which include a 7 a.m. raising of the flag, pledge of allegiance, moment of silence and a one-mile walk inside the cemetery. Call (559) 734-6181 for more information.

Thursday, January 3 - Country and Gospel Music with Vic Weatherly

Prestige Assisted Living will host this event beginning at 3 p.m. at 3120 W. Caldwell Ave., Visalia. For more information, call (559) 735-0828.

January 4, 11, 18, 25 - Senior Dance

Tulare Senior Services will provide live music for listening and dancing from 7-10 p.m. at the Tulare Senior Community Center, 201 North F St. in Tulare. Tickets are \$8. Bring potluck foods to share. For more information, call (559) 685-2330.

Thursday, January 10 - 'Leaving a Legacy - Investing in the Lives of Our Grandchildren'

This free talk by author/lecturer Larry Fowler will be held at Gateway Church, 1100 S. Sowell St., Visalia, at 10:30 a.m. (See article on page 10.)

Friday, January 11 - One Nation Musical Performance

Prestige Assisted Living will host this event beginning at 3 p.m. at 3120 W. Caldwell Ave., Visalia. For more information, call (559) 735-0828.

Saturday, January 12 - Walk with a Doc

This informational walk and talk sponsored by Kaweah Delta and held at Blain Park, 3101 S. Court St., Visalia, begins with registration at 8 a.m., followed by a zumba warm-up at 8:15 a.m., and "Talk with a Doc" at 8:30 a.m. The topic this month is "Glaucoma."

Saturday, January 12 - Sequoia Symphony Presents 'Winter Wonders'

This 7:30 p.m. concert features work by Tchaikovsky and Beethoven. For tickets (\$22-\$45) or more information, visit www.foxvisalia.org or call (559) 625-1369.

Wednesday, January 16 - Alzheimer's Support Group

This group meets monthly from 10-11:30 a.m. at Quail Park Retirement Village, 4520 W. Cypress Ave., Visalia. For information call 737-7443.

Wednesday, January 16 - Paint and Sip with Artspirations

Prestige Assisted Living will host this art instruction session at 3120 W. Caldwell Ave., Visalia, beginning at 1:30 p.m. For more information, call (559) 735-0828.

Wednesday, January 16 - \$5 Barn Dance

The Hanford Parks & Recreation Department will host this country dance, featuring the Rollin West Band, from 7-9 p.m. at the Hanford Civic Auditorium, 400 N. Douty St., Hanford. For more info, call (559) 362-3212.

Wednesday, January 16 - 'Rebel without a Cause'

Choices will present this 1955 classic starring James Dean. The show starts at 6:30 p.m. and tickets are \$5. For more information, call (559) 625-1369 or visit www.foxvisalia.org.

Friday, January 18 - Tim Matos Performance

Prestige Assisted Living will host this musical performance beginning at 3 p.m. at 3120 W. Caldwell Ave., Visalia. For more information, call (559) 735-0828.

Saturday, January 19 - 2019 Justice Run: Run for Freedom

The Tulare County Human Trafficking Task Force and Tulare County District Attorney's Office will host this event at 8 a.m. at Mooney Grove Park in Visalia. The run honors Human Trafficking Awareness Month and will benefit Family Services of Tulare County and the Central California Family Crisis Center. The Justice Run consists of a 5K run and a 1-mile walk. Registration is \$35. For more information, call (559) 636-5334 or visit www.da-tulareco.org/run-freedom.htm.


Thursday, January 24 - 'Moonstruck'

Choices will present this 1987 classic starring Cher and Nicolas Cage. Show starts at 6:30 p.m. and tickets are \$5. For more info, call (559) 625-1369 or visit www.foxvisalia.org.

Friday, January 25 - Around the World Luncheon: Australia

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, beginning at 11:30 a.m. The cost for those 55+ is \$4. Seating is limited. Tickets are available at the Senior Center. For more information, call (559) 713-4481.

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A night of side-splitting hilarity for the whole family!

Featuring the Off-the Wall Duo of Comedian Ken Davis and Ventriloquist David Pendleton

My friend Ken Davis is one of the most engaging, colorful, insightful and creative communicators you'll ever hear. Get ready to laugh and learn at the same time!

- LEE STROBEL



David Pendleton's creativity, clever style and choice humor provide the ticket to an unforgettable evening!

- CHUCK SWINDOLL

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Registration opens November 1st
www.visaliaseniorgames.com



The City of Visalia Parks & Recreation Department proudly invites you to participate in the 2019 Visalia Senior Games. Don't miss this Olympic-style competition for adults ages 50 and better!





Dates: Saturday – Sunday, March 23rd & 24th
 Saturday – Sunday, March 30th & 31st
 Ages: Men & Women 50 – 100+
 Price: \$25 per athlete (includes Athlete's Pack with event shirt and CSG Registration), individual event fees apply.

March 23rd & 24th	March 30th & 31st
<ul style="list-style-type: none"> • BASKETBALL • DISC GOLF • ROAD RACE • TABLE TENNIS 	<ul style="list-style-type: none"> • BOWLING • RACE WALK • SWIMMING • TRACK & FIELD
<ul style="list-style-type: none"> • ARCHERY • GOLF • PICKLEBALL • TRAP SHOOT 	<ul style="list-style-type: none"> • CYCLING • HORSEHOES • SOFTBALL

*Schedule of events is subject to change.

Volunteers Needed!
 There are a lot of ways for you to be involved. Join a committee (Planning, Sponsorships), come cheer at the events or volunteer - we need lots of help!




(559) 713-4365 • recreation@visalia.city



More Calendar

Tuesday, January 29 - Country and Gospel Music with Vic Weatherly

Prestige Assisted Living will host this event beginning at 3 p.m. at 3120 W. Caldwell Ave., Visalia. For more information, call (559) 735-0828.

Tuesday, January 29 - Comedy Blast!

Comedian Ken Davis and puppeteer David Pendleton will perform at this 8 p.m. fundraising event hosted by Hands in the Community at Visalia First Assembly. (See ad on page 8.)

January 31- February 2 - Assistance League's Annual Rummage Sale

This charity event will be held at 700 E. Mineral King Ave., Visalia, beginning at 7 a.m. For more info or to donate items, call (559) 737-1907 or email assistanceleaguevisalia@alvisalia.

Friday, February 1 - Super Bowl Luncheon

This event will be held at the Tulare Senior Community Center, 201 North F St., Tulare, at 11:30 a.m. Wearing jerseys is encouraged. For reservations or more info, call (559) 685-2330.

Friday, February 1 - 'Big Game' Luncheon

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, beginning at 11:30 a.m. The cost to those 55+ is \$4. Tickets are currently available at the Senior Center. For info, call (559) 713-4481.

February 1, 8, 15, 22 - Senior Dance

Tulare Senior Services will provide live music for listening and dancing from 7-10 p.m. at the Tulare Senior Community Center, 201 North F St. in Tulare. Tickets are \$8. Bring potluck foods to share. For more information, call (559) 685-2330.

February 4, 6, 11, 13, 18, 20, 25, 27 - Community Bingo

Tulare Senior Services Volunteers will host Bingo from 12:30-3:30 p.m. at the Tulare Senior Community Center, 201 North F St., Tulare. For more information, call (559) 685-2330.

February 5, 7, 12, 14, 19, 21, 26, 28 - Healing Hearts Walks

Visalia Public Cemetery, 1300 W. Goshen, Visalia, hosts these events, which include a 7 a.m. raising of the flag, pledge of allegiance, moment of silence and a one-mile walk inside the cemetery. Call (559) 734-6181 for more information.

February 6, 20 - Blood Pressure Screening

Tulare Adult School will offer free screenings from 10-11 a.m. at the Tulare Senior Community Center, 201 North F St. in Tulare. For more information, call (559) 685-2330.

Friday, February 8 - Galentines Brunch

This event for women 50+ is a celebration of friendship with your gal pals, and features sweet treats, a three-course brunch and gifts. It will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, from 9-11:30 a.m. The cost is \$15. Tickets are available at the Senior Center. For more information, call (559) 713-4481.

Friday, February 8 - Volunteer Recognition Ceremony & Luncheon

This semi-formal celebration, sponsored by Tulare Cabrillo Club, will be held at the Tulare Senior Community Center, 201 North F St., Tulare. Ceremony starts at 11 a.m.; lunch is at 11:30 a.m. For reservations (by February 6) or more information, call (559) 685-2330.

Saturday, February 9 - Walk with a Doc

This informational walk and talk sponsored by Kaweah Delta and held at Blain Park, 3101 S. Court St., Visalia, begins with

registration at 8 a.m., followed by a zumba warm-up at 8:15 a.m., and "Talk with a Doc" at 8:30 a.m. The topic this month is "Dental Health."

Saturday, February 9 - Sequoia Symphony Presents 'American Voices: Copland to Jazz'

This musical tour through our country's regions and history begins at 7:30 p.m. For tickets (\$22-\$45) or more information, visit www.foxvisalia.org or call (559) 625-1369.

Thursday, February 14 - Heart of Seniors

This resource event, featuring a lunch, fashion show, speakers and informational booths, will run from 9:30 a.m. to 2 p.m. at the Lamp Liter Inn, 3300 W. Mineral King Ave., Visalia. (See article on page 1.)

Thursday, February 14 - Sweetheart Luncheon

This event will be held at the Visalia Senior Center, 310 N. Locust St., Visalia, at 11:30 a.m. The cost for those 55+ is \$4. Seating is limited. For more information, call (559) 713-4481.

Thursday, February 14 - 'When Harry Met Sally'

Choices will present this 1989 classic starring Billy Crystal and

Meg Ryan at 6:30 p.m. Tickets are \$5. For more information, call (559) 625-1369 or visit www.foxvisalia.org.

Wednesday, February 20 - Alzheimer's Support Group

This group meets monthly from 10-11:30 a.m. at Quail Park Retirement Village, 4520 W. Cypress Ave., Visalia. For information, call (559) 737-7443.

Wednesday, February 20 - 'Hello Dolly'

Choices will present this 1969 classic starring Barbra Streisand. Show starts at 6:30 p.m. and tickets are \$5. For more information, call (559) 625-1369 or visit www.foxvisalia.org.


Wednesday, February 20 - \$5 Barn Dance

The Hanford Parks & Recreation Department will host this country dance, featuring the Rollin West Band, from 7-9 p.m. at the Hanford Civic Auditorium, 400 N. Dooty St., Hanford. For more info, call (559) 362-3212.

Tuesday, February 26 - Author and Memory Care Expert David Troxel

Prestige Assisted Living will host this presentation at 3120 W. Caldwell Ave., Visalia. For more information, call (559) 735-0828.

Venture presents Author & Lecturer




Larry Fowler

"Leaving A Legacy - Investing in the Lives of Our Grandchildren"

FREE presentation
Gateway Church
1100 S Sowell St, Visalia
Thursday, Jan 10, 10:30 a.m.

Discovering the Influence Grandparents Can Have
Larry Fowler created The Legacy Coalition to encourage and equip grandparents to be intentional in their role in their family, and to use the incredible, untapped potential in grandparents to have a positive influence in the lives of their grandchildren, and leave a legacy.
For more information, call 732-4787 or go to www.GatewayVisalia.com/Venture



The Senior Coalition presents



The Heart of Seniors
EXPO & FASHION SHOW

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Visalia, CA 93292

Thursday, February 14, 2019

9:30 am - 2:00 pm

Wyndham Hotel - Visalia

\$5.00

Early Registration Recommended

please call **559.625.3822** for info.

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Free Trial Offers Mislead Consumers with Fake Endorsements

The internet is rife with ads and links leading to pictures of celebrities and "miracle" products that promise easy weight loss, whiter teeth or disappearing wrinkles. You may be enticed to try these products through a "risk-free" trial: just enter your name, address and credit card number, and the product will be on its way for only a nominal shipping and handling charge.

An in-depth investigative study by Better Business Bureau (BBB), however, finds that many of these free trial offers are not free. BBB receives complaints from free trial offer victims nearly every day and warns consumers to use extreme caution before agreeing to the offer and entering their credit card number.

The investigative study, *Subscription Traps and Deceptive Free Trials Scam Millions with Misleading Ads and Fake Celebrity Endorsements*, looks at how free trial offers ensnare consumers in so-called "subscription traps" that hook them for expensive shipments of products they did not explicitly agree to buy.

Many free trial offers come with fine print, buried on the order page or by a link, that gives consumers only a short period of time to receive, evaluate and return the product to avoid being charged oftentimes \$100 or more. In addition, the same hidden information may state that by accepting the offer, you've signed up for monthly shipments of the products and such fees will be charged to your credit card.

Many people find it difficult to contact the seller to stop recurring charges, halt shipments and get refunds. Such obscure terms in these offers often violate Federal Trade Commission (FTC) and BBB guidelines on advertising, as do the satisfaction guarantees that are ubiquitous in free trial offers.

The study found that many

of the celebrity endorsements in these ads are fake. Dozens of celebrity names are used by these frauds without their knowledge or permission, ranging from Oprah Winfrey and Ellen DeGeneres, to Tim Allen and Sally Field. Sometimes the fine print even admits these endorsements are not real.

Free trial offers can be a legitimate way for credible companies to introduce new products, provided that the company is transparent about the offer and its terms. However, fraudsters have turned such offers into a global multi-billion-dollar industry, one that grows every year.

Available FTC data shows that complaints about "free trials" more than doubled from 2015 to 2017, and BBB has received nearly 37,000 complaints and Scam Tracker reports over the last three years, though not all of these complaints involve monetary loss. In addition, victims in 14 resolved FTC cases collectively lost \$1.3 billion, and consumers lost an average of \$186.

An examination of the BBB complaints and reports found that victims span all income and education levels, while a review of complaints to the Internet Crime Complaint Center (IC3) from 2015 to 2017 shows a fairly even spread of age ranges. However, the BBB reports show that 72% of victims were female, likely because many free trial offers involve skin care products.

One consumer from Los Banos called a company to sign up for a free trial of Vape Pens. He authorized the charge for shipping and handling, and during the call, the recording asked if he wanted to add additional products and a subscription. He said no, but a month later, he was charged \$69.99 for a subscription. The consumer called the company and was told they were sending the bottles anyway, and when he

asked how, they explained that the subscription was never canceled.

FTC data on free trial offers strongly suggests that most such enterprises operate in the U.S. and Canada, though the companies do sell extensively outside the U.S. and frequently employ overseas credit card processing. A 2017 study by the Canadian Anti-Fraud Centre found that the credit card transactions at the center of the scam were processed through banks in 14 countries.

The report recommends:

- BBB urges credit card companies to do more to ensure victims receive charge-backs where key conditions are not adequately disclosed. Because this fraud is dependent on the use of credit cards, more effort is needed to identify and combat deceptive free trial offers employing credit card systems. Also, it would be helpful if they could educate their customers.
- Additional criminal prosecutions of this conduct are needed. The FTC and BBB have

done much to address the issue, but do not have the ability to bring criminal charges. Only criminal prosecutions are likely to deter this type of fraud.

- Social media sites should do more to curtail such deceptive advertising.
 - International cooperation is needed to combat this fraud.
 - More consumer education is needed from news media and consumer groups like BBB.
- If you believe you are a victim of a free trial offer fraud:
- Complain to the company directly.
 - Call the customer service number on the back of your credit card to complain to the bank.
 - Complain to www.bbb.org.
 - Report the fraud to www.bbb.org/scamtracker.
 - Report it to Federal Trade Commission (FTC) or call 877-FTC-Help.
 - Report it to Internet Crime Complaint Center, or IC3.
 - Report suspicious, confusing or misleading ads to BBB Ad Truth.

Author to Present Lecture about Grandparents' Untapped Potential

Internationally known author and speaker Larry Fowler will present a free community lecture at 10:30 a.m. on Thursday, January 10 at Gateway Church in Visalia, where he will be hosted by the church's Venture group.

Fowler's topic, "Leaving a Legacy - Investing in the Lives of Our Grandchildren," will focus on his belief that there is incredible, untapped potential in grandparents to have a positive impact in the lives of their grandchildren. He believes grandparents are uniquely positioned to influence their grandkids by passing along faith, values, skills, perspective and vision for life.

For 30 years, Larry Fowler served with AWANA, an interna-



Larry Fowler

tional outreach to children and families, involving thousands of churches across the nation and the world. When he and his wife started having grandchildren, he was impressed with the important role they had in their family and looked for resources to help prepare them.

Fowler felt a calling to equip other grandparents, and started what is now "The Legacy Coalition," which holds seminars and training sessions across the country, and will hold a national convention in Fullerton on February 21-23.

In 2012, he was recognized for his lifetime contribution to children's ministry in America by the International Network of Children's Ministry with their national Legacy Award.

The event is free to attend, and there will be a soup and salad pot luck lunch following the event. The Venture group at Gateway Church is for adults ages 55+ and meets on Thursdays at 10 a.m. Gateway Church is at 1100 S. Sowell in Visalia. Call (559) 732-4787 or visit GatewayVisalia.com/Venture for more information.

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The Hanging that Caused a Storm

In December 1864, the mountains east of Visalia became ground zero for a ferocious cloudburst. It had all the elements of a perfect storm -crashing thunder, horrific lightening and overpowering wind. The old-timers called it the worst they had ever seen. For more than 24 hours "one solid sheet of rain" came down with uprooted trees and giant boulders rushing onto the valley floor. Was this out-of-the-ordinary weather event just a freak of nature, or was it literally an act of God that included a not-so-cryptic message wrapped inside?

While this meteorological phenomenon was raging, another event was being played out - one with even more drama. Here is the story of the other event. Is there any connection between this story and the storm? The reader will decide.

During the spring of 1864, two brothers, Bishop and Elzy Williams, and a young Native American boy named George Robinson were tending a large flock of sheep on the west bank of the Tulare Lake, which at the time was within the boundaries of Tulare County. On May 25th of that year, without any apparent provocation, a young man named Jose Jesus Stenner, about 18 years old, although some say younger, bludgeoned the three sheep tenders to death while they slept. With robbery the apparent motive, the young killer fled to San Luis Obispo with property belonging to the victims.

Stenner lived in the central coast town with his parents and at least six siblings. His father was from England and his mother was Native American. He grew up speaking only Spanish.

The violent murders went unsolved until September when Stenner was spotted in San Luis Obispo wearing some of the victims' clothing. Tulare County Sheriff John Gill was notified and he obtained a warrant for Stenner's arrest. On about September 28th, the young man was taken to the Tulare County Jail in Visalia.

The investigation was difficult for Sheriff Gill as all communication with the young man needed to be done through an interpreter. Even though he denied killing the sheep herders, he seemed to claim temporary insanity when he told the authorities, "It



This is an artist's drawing of the jail in which Stenner was held. The jail was in Courthouse Square and the drawing is based on the description of the building provided by Mary McEwen. The execution enclosure would have been built adjacent to this building. The courtrooms were on the second floor and the jail cells on the ground level.

seems as if the devil got hold of me at the time. I was not conscious of what I had done for some time after."

Even though there was evidence that Stenner suffered from some mental impairment, the Tulare County Grand Jury indicted him for the three ax murders and he was put on trial. During the court proceedings, Joaquin Adam, a Catholic priest sat next to him for interpreting and support. On October 26th, the jury found the teenager guilty of first degree murder and sentenced him to die on the gallows.

On December 2, 1864, at 1:30 p.m. the condemned young man, dressed in a suit, was escorted from his jail cell accompanied by Father Adam. He entered the specially built private enclosure next to the jail and smiled at the 12 invited witnesses inside who were acting as official observers.

One of the witnesses was a reporter from the *Visalia Weekly Delta* who reported on the events and opined about the convicted man, "...we cannot help feeling that he was a fitter subject for a lunatic asylum than a scaffold..."

Composed and solemn, Stenner climbed the wooden steps of the freshly built scaffold and looked around. Speaking through the interpreting priest, he gave a short statement, part of which sounded like a confession. He said, "In a few moments, I shall be launched into eternity, into the presence of that God

with, "Jesus have mercy. Mary and Joseph pray for me."

Stenner was Tulare County's first legal execution and Visalians were deeply touched. Stenner's young age, apparent remorse, his mental condition and the newspaper reporter's opinion led some to question the appropriateness of the execution. Others obviously saw his execution as just in light of the three violent murders. Regardless, the jury had spoken.

After Stenner was dead, the *Delta* spoke for many when they reported, "Too much praise cannot be awarded to John Gill, our kind-hearted and excellent sheriff and to his efficient, trusty, and capable deputy, Harry Chapman, for their vigilant custody and uniformly humane and kind care of the poor victim of the violated law during his confinement."

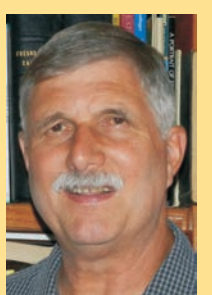
So was the ferocious storm that followed the execution connected to the death of Stenner?

Quien sabe!

whose holy laws I have violated by the awful crime of murder." He ended his statement

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