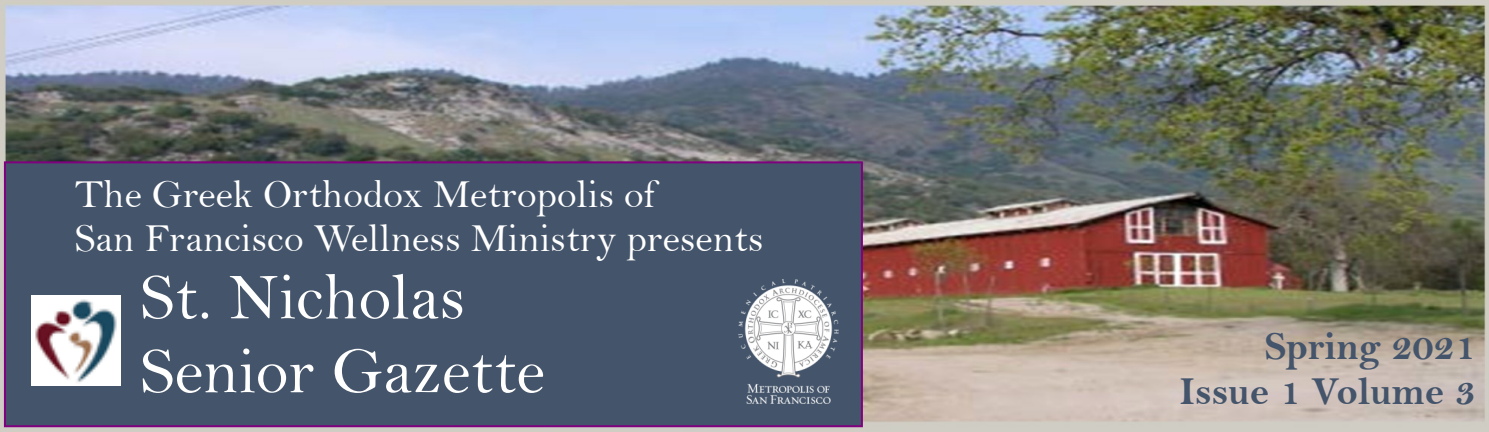

The Greek Orthodox Metropolis of
San Francisco Wellness Ministry presents

St. Nicholas Senior Gazette

Spring 2021
Issue 1 Volume 3

On the Lighter Side

"Hearing Better Now"

An elderly man was having hearing problems and went to see a specialist. The doctor fitted him with some hearing aids that brought his hearing back to full strength.

After a few weeks the man came back to make sure the new equipment was working properly, which it was.

The hearing specialist said, "It all seems perfect. Your family should be delighted you can hear everything now."

"Oh no," the man responded. "I haven't told any of them. I just sit quietly, listening carefully. I've changed my will four times."

Letter From the Editor

In Secular Society, late Winter to early Spring hails a variety of "holidays" nee´, "holy days" which mark special and significant events in the life of the believer. St. Valentine's Day and St. Patrick's Day, named for real Saints of the Church, mark days of festivities and merriment. In between the two we have Mardi Gras to mark the end of one season as we enter Lent, the most solemn season of the Christian year.

As I mentioned, these holidays are usually celebrated, not according to their Christian roots, but just as a means to spread a bit of joy, love and merriment. There is nothing wrong with spreading around a bit of fun. However, I wonder how many give thought to who St. Valentine and St. Patrick were or why Mardi Gras came into being in the first place.

St. Valentine was a third century Bishop who among other things, secretly married Christians against the will of the pagan emperor of the time. He is actually celebrated in the Orthodox Church on July 6th and not February 14th.

St. Patrick was a fifth century Bishop who is lovingly called the "Apostle of Ireland". Among other teachings, he is known for explaining the Holy Trinity by using the shamrock, a 3 leaf clover.

Mardi Gras came to be as a celebration before the Church began its Lenten fast which leads to the Great and Holy Resurrection of our Lord Jesus Christ. I remember a local Greek Mardi Gras tradition of holding a Macaronada (meat and pasta feast) before Lent began. As children, we had to serve the meal always hoping there would be some food left for us.

I enjoy these holidays and I especially love putting decorative touches around the house during these celebrations. For Valentine's Day I love to think of my beautiful wife of many years as I put festive hearts around the house. For St. Patrick's Day I think of shamrocks and joyful dancing inspired by Gaelic music. Even during Lent the introspective nature of the season, does not hinder my desire to work in the garden, enjoying the beautiful flourish of Spring blossoms. The beauty of Spring is further heightened by the thought of the greatest event given to humankind, Jesus' Resurrection. May our Lord continue to enlighten us, as we celebrate the many nuances that make our faith so enriching.

P. S. We hope that you can share the joys of these holy days with the recipes included in this issue. We pray that our photos of celebrations past, will spark interest in celebrations yet to come. May the articles included in this issue strengthen us and bring a smile, if not a laugh, to our faces. Have a great Lent.

The Tax-collector and the Pharisee and the Lenten Triodion

There is more to Lent than fasting, and there is more to fasting than food. This principle lies at the heart of the Lenten Triodion, the main hymnbook of Lent. Lent is without doubt the richest and most distinctive season of the ecclesiastical year. The Lenten services, the spiritual lessons of the Triodion and the biblical readings for the season invite us to simplify our lives and to immerse ourselves in the 'bright sadness' of repentance. Written for the devout Christian, the Triodion is full of warnings against pride and hypocrisy – the ultimate spiritual sins to which religious folk are so susceptible.

Orthodox Lent begins on 'Clean Monday', seven weeks before Pascha, when Orthodox Christians celebrate the Lord's Resurrection. But before Lent begins, it is announced in advance, and this preparation for Lent is made above all through the Lenten Triodion, which makes its appearance in the liturgical life of the Church three weeks prior to Lent, on the Sunday of the Tax Collector and the Pharisee. The hymns of the Triodion remain a regular feature of the Church's liturgical life until the end of Holy Week.

It is no coincidence that the announcement of Lent begins on the Sunday of the Tax Collector and the Pharisee. Not only the hymns of the Triodion, but also the appointed Gospel and Epistle Readings for the season, play an important part in preparing Orthodox Christians for Lent. The lessons of the entire liturgical life of the Church from this point warn Orthodox Christians to avoid hypocritical fasting, to fast spiritually as well as physically, to abstain from wrong-doing, from pride, from judging one another.

The first lesson is today's Gospel Reading, and the main hymn for the day echoes the Gospel lesson:

Let us flee the proud speech of the Pharisee; and let us learn the humility of the Tax Collector, as with groans we cry to the Saviour: Be merciful to us, for you alone are ready to forgive".

The warning to flee pride is given to us not only in words, but also in practical terms. On most Wednesdays and Fridays throughout the year, Orthodox Christians fast – that is, they abstain from meat and dairy, and usually fish, wine and oil also – but during the week following the Sunday of the Tax Collector and the Pharisee, these fast days are abolished. Many Orthodox Christians make the mistake of thinking that we are absolved of fasting during that week in order to gorge on meat and dairy before Lent begins, but this is not the reason at all. Indeed, if this were the reason, the Church would have appointed the following week – the week before Cheeseweek (when we begin abstaining from meat but continue to eat dairy as we prepare for the ascetic feats of Lent) – to abolish these fast days. The reason the Church abolishes the Wednesday and Friday fast the week after the Sunday of the Tax Collector and the Pharisee is to warn us to not imitate the Pharisee who boasts before God, "I fast twice a week." Thus the Church reminds us – not only through the lessons of the Gospel and of the Triodion, but also through its injunction to not fast in that week – that it is better to not fast and be humble than it is to fast and be proud.

Thus the Sunday of the Tax Collector and the Pharisee gives us the very first lesson of Lent: physical fasting is the means to an end, not the end itself. If our fasting makes us prideful and arrogant, we are better off not fasting at all.

This is something of which we are reminded time and again in the period leading up to Lent. We reminded that fasting must be, above all, a fast from sin. Take for example this hymn, which is heard just a few days before Lent:

"In vain do you rejoice in not eating, O soul! For you abstain from food, but from passions you are not purified. If you have no desire for improvement, you will be despised as a lie in the eyes of God, you will be likened to evil demons who never eat! If you persevere in sin, you will perform a useless fast; therefore, remain in constant striving so as to stand before the Crucified Saviour, or rather, to be crucified with the One who was crucified for your sake"

Again we are reminded that fasting is not the be all and end all of Lent. If the fast is not a means to improving our spiritual lives, if we fast from food but not from sin, then we are no better than devils! The demons do not eat, but they are no closer to God for it. This is why, only a week before Lent, we hear the lesson from St Paul's First Epistle to the Corinthians, "Food will not bring us closer to God" (1 Cor. 8:8). This is echoed in the Triodion:

"The Kingdom of God is not food and drink, but righteousness and abstinence with holiness".

Being aimed at the devout practicing Christian, the hymns of Lent never cease to re-iterate the warning that Christ gave to His apostles: "Unless your righteousness surpasses that of the Pharisees and the teachers of the law, you will certainly not enter the kingdom of heaven" (Matt.5:20). We must fast not only from food but also from criticizing and judging others, from slander and gossip, from pride and vanity. The Triodion spells

this out quite plainly:

"While fasting physically, brethren, let us also fast spiritually. Let us loose every knot of iniquity. Let us tear up every unrighteous bond. Let us distribute bread to the hungry and welcome to our homes those who have no roof over their heads, so that we may receive great mercy from Christ our God".

"Let us observe a fast acceptable and pleasing to the Lord. True fasting is to put away all evil, to control the tongue, to forbear from anger, to abstain from lust, slander, falsehood and perjury. If we renounce these things, then is our fasting true and acceptable to God".

"Come, O faithful, and in the light let us perform the works of God; let us walk honestly as in the day. Let us cast away every unjust accusation against our neighbor, not placing any cause of stumbling in his path. Let us lay aside the pleasures of the flesh, and increase the spiritual gifts of our soul. Let us give bread to those in need, and let us draw near to Christ, crying in penitence: O our God, have mercy on us".

"The season of the holy Fast is now at hand. Let us begin it with good actions; for it is said, fast not for strife and debate".

These hymns are inspired by a stern warning given to us in the Old Testament (Isaiah 58: 4-7):

"If you fast for quarrels and fights, and smite the humble with your fists, why do you fast for me as you do today, for your voice to be heard in your cry? I did not choose this fast, nor a day for a person to humble his soul. Even if you bend down your neck like a ring, and spread under you sackcloth and ashes, you shall not because of this call it an acceptable fast. I did not choose such a fast, says the Lord. But untie every bond of iniquity, unfasten the knots of hard bargains, send the bruised away with remission, and cancel every unjust account. Break your bread for the hungry, and lead the poor who have no shelter into your house: if you see someone naked, clothe him, and you are not to disregard the relations of your own seed".

It is significant that the day before Lent begins we hear this lesson from St Paul's Epistle:

"Those who eat must not despise those who abstain, and those who abstain must not pass judgement on those who eat; for God has welcomed them. Who are you to pass judgement on servants of another? It is before their own lord that they stand or fall". (Rom. 14: 3-4)

While the Church invites us all to fast, it also warns those who fast to not judge those who don't; and those who do not fast to not judge those who do. Because while the Church offers a general rule of fasting to all (no meat, no dairy, and most of the time no fish, wine or oil) it is not realistic to expect everyone to be able to fast with the same rigour. Different conditions of life and health play a part in one's ascetic effort. What is important is not how rigorously we fast, but to what extent, if any, does fasting improve our spiritual life, and whether we fast according to our own strength and ability. An elderly woman with many health problems cannot fast as rigorously as a young man in the peak of his physical condition, but that does not make the former's fasting less valuable than the latter's. The old woman may fast only from meat, while the young man abstains from dairy and fish also, but the old woman eats frugally and simply, gives what little money she has to the poor, spends many hours praying, and does not criticize or judge others; while the young man, all the while observing the dietary rules of the fast, gorges on soya cheese, crab, prawns and the like, spends money on himself rather than give to others, and yet criticizes others for not fasting. Such a "fast" serves no spiritual purpose at all.

Therefore, the Triodion again gives us a stern warning about passing judgement on those who do not fast or who fast less rigorously than us.

"Consider well, my soul: do you fast? Do not despise your neighbour. Do you abstain from food? Do not condemn your brother"

This is why the season of the Triodion – the period of preparation for Lent – begins with a lesson in humility, with the Parable of the Tax Collector and the Pharisee. Lent is thus announced as a quest for humility, which is the beginning of true repentance, and the root and strength of the Lenten effort.

Archimandrite Vassilios Papavassiliou
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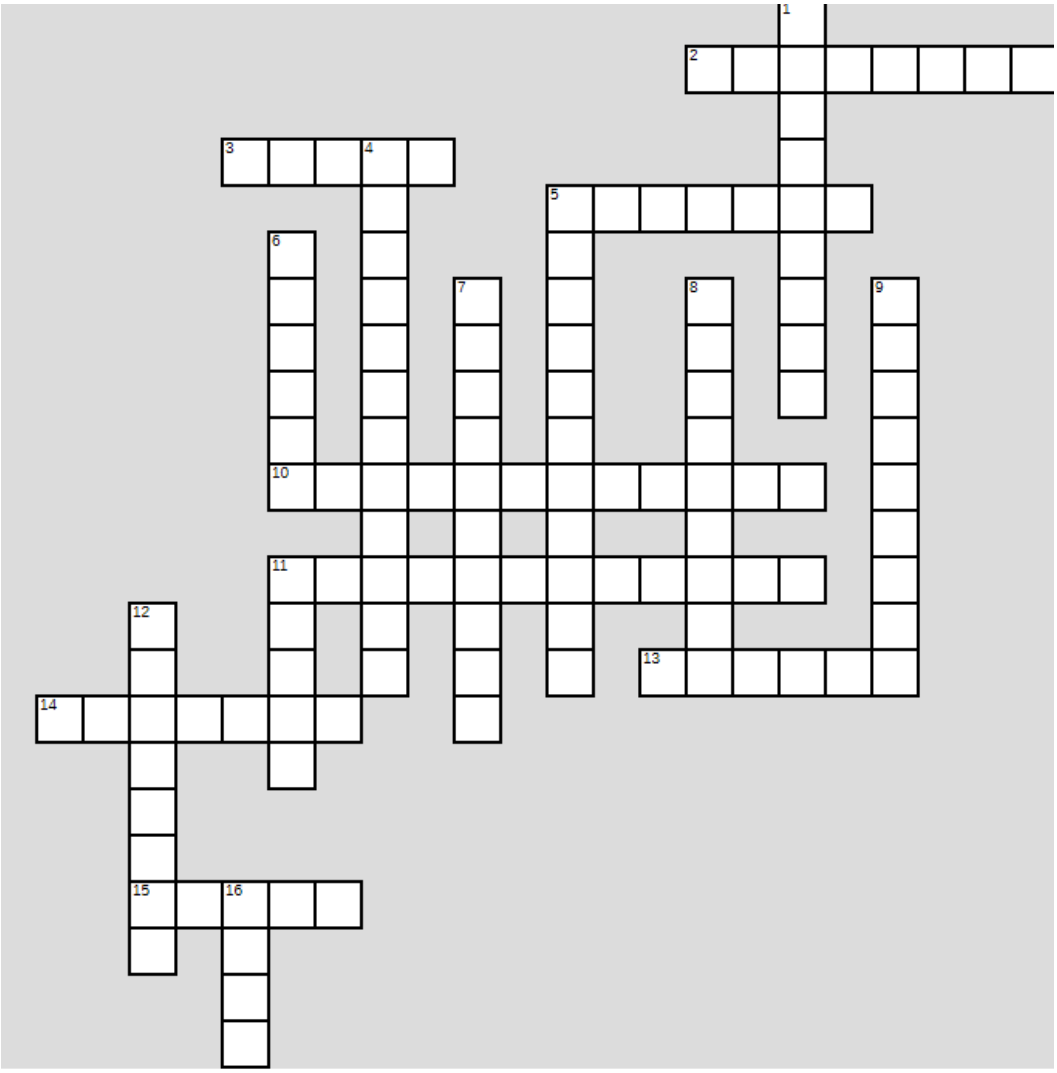
Senior Gazette Spring Crossword



Across

2 Golden _____, Theme of Resort Camp 2017

3 Cliffs located in Ireland

5 Abstain.

10 3rd Century Bishop known for marrying couples secretly.

11 He is Risen!

13 Conversation _____ (type of candy)

14 A person who is persuasive, or a "smooth talker", is said to be full of this.

15 Don't get hit with one of his arrows.

Down

1 Mystery on the Orient Express- Discovering _____ Treasure. Theme of Resort Camp 2019.

4 Nickname for Ireland- Also a gem

5 To pardon.

6 Hugs and _____

7 5th Century Bishop known for his teachings on the Holy Trinity.

8 To give something up.

9 Small affectionate birds, that unusually are in pairs.

11 Fragrant gift given on Valentine's Day

12 Used by St. Patrick to teach the Holy Trinity

16 Marshmallow candy given at Easter time.

Close Calls

By Alice Ramirez

No one wants to encounter a polar bear while on foot—anywhere. During the summer of 1996, first month I had done volunteer work at the Churchill Northern Studies Centre (CNSC), up at latitude 58.77 and located about 10.5 miles inland from the western shores of Hudson Bay and the tiny shoreline town of Churchill, I experienced a few near-misses.

The locals brag that their region is "The Polar Bear Capital of the World." In October-November, when polar bear hordes migrate from parts north and deeper inland to wait for Hudson Bay to freeze over and their hunting season to begin, Churchill becomes an eco-tourism mecca. In Churchill, the population swells from about 1,000 to over 5,000 for those two months.

The Centre where I worked and stayed is a former Cold War-vintage USA-Canada military base transformed into a scientific institute where visiting researchers study various aspects of Arctic life and weather. The facility itself was fascinating. Exotic yet ominous-looking structures left over from its cold war military days surrounded the main building. An Aerobee rocket launcher towered over everything. Not too far away from the CNSC existed a crumbling cold war-vintage D.E.W. line (Distant Early Warning) watchtower.

During Polar Bear High Season, the region is crawling with polar bears. Halloween is a huge challenge for local kids and their parents, who want their kids to have the fun of trick-or-treating. Polar bear costumes are absolutely forbidden. Actual bears too often wander Churchill's streets that time of year. On All Hallows Eve, both Wildlife Management and the RCMP patrol by truck and helicopter, armed with tranquilizer guns. Anything that might be a polar bear gets brought down. No kid wants a rear-full of bear tranquilizer, so they comply. Play-fighting male bears that time of year are fun to watch and photograph. Tundra buggies—buses or single-wide trailers mounted on giant tractor tires with observation platforms—take tourists out across the tundra to the main gathering places of these great white fur-balls.

In summer many incredibly lovely ponds and small lakes form when melted ice cannot percolate down due to permafrost. They remain on the surface, reflecting the bright blue sky. These beautiful lakes become the basis of the land-based food chain. Multitudes of various bird species migrate up there to pig out on the rich abundance of mosquito, fly and other water-bred insect species. Summertime Churchill becomes an official Audubon Society destination. Out hiking, I once encountered a spider web, strung between two trees, that was the size of a bedsheet. The bugs feed larger insects, spiders, frogs, birds, some fish, and these in turn feed other, larger species.

In summer, the bear population is smaller, with males hanging out on the rocky beaches and females with cubs inland in the stunted forested area here at the northern tree line. The typical July temperature is 75F. Polar bears, who feed on ringed seals and beluga whales, are fasting at that time of year, living off their fat. They, like Humans, are plagued by the biting flies and mosquitoes, nasty voracious bugs that go after their noses. During these warm months, the largest healthy pod of Beluga whales, swimming in the Churchill River, delight visiting whale watchers . Botany buffs find fascination in all the miniaturized species of familiar plant families, including pretty carnivorous plants and three extremely tiny species of boreal orchids, one mosquito-pollinated.

When I was up there in July, 1996, 16 bear sightings occurred in 11 days. Everyone commented upon the unusual number of unseasonal bear sightings. I was all over the place on foot, fecklessly hiking, botanizing and taking pix. My pleasant task as a volunteer was to collect plant samples.

During my free time, I explored the region in a vintage rental sedan. Only one road was paved. The rest were gravel, laid down by that now-departed military. I'd park, then hike an interesting area on foot, often well away from the car, armed only with my Canon camera mounted on a tripod. I had a lovely time exploring and taking photos despite some advice that should have made me nervous.

Ray, a charming Brit, was the then-technical director of the Center with whom I enjoyed a hair-raising conversation about polar bear encounters. He was also the one who happened to be out on a deserted back road, emp

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Close Calls continued

tying a septic-tanker when I needed a lift after getting myself stranded in the middle of the potentially bear-infested woods with a flat tire a couple weeks later. I waved and yelled and happily, he saw me and waited. (Sometimes a ride in a sewage tanker truck is a joy! Or at least a huge relief.)

Within minutes after my arrival at the CNSC, after a fun train ride from Winnipeg, picking up my rental car in town and driving to the Centre, Ray shared what I should expect if I came face-to-face with a polar bear while out walking. Please read Ray's comments with an English accent. Mine will be strictly California.

RAY: If you see a polar bear while you're out walking, and he's standing on his hind legs just looking around, you're probably safe. That particular body language indicates that he's smelled or heard something, probably you, and that he's just curious.

ALICE: I learned from my last trip up here, a year ago last November, that it's considered a very bad sign indeed if you find yourself, while on foot eyeballing a polar bear, and his head is lower than his neck, and he's swinging it back and forth.

RAY: It's considered even worse if, while he's doing that, he's also making clicking and hissing noises. That's a sign he's feeling very threatened and is about to charge.

ALICE: *(gulp!)*

RAY: But not to worry. Most of the time, it's only a false charge, meant to frighten you.

ALICE: What if he's serious?

RAY: If you have no means of self-defense, then you should throw yourself onto the ground in a tight fetal position, with your head forward and your hands clasped against the back of your neck. Since most of your vital organs are in the front, you'll stand a better chance of surviving a mauling."

Only later did it occur to me to wonder what Ray meant by "most of the time." Did he mean 51 percent? 65 percent? 87 percent? 99 percent? When I asked him about it later, somewhat complainingly, he laughed but gave no definite answer.

Bears are very curious and fear nothing. One morning, July 1996. a research assistant living with her significant other in one of the Northern Studies Centre's cabins, was in her underwear when she discovered a bear staring at her through her front window. She was quite indignant, as if she considered the nosy bear equivalent to a Human voyeur. No harm came of it, however. The bear did not force his way in (as they sometimes will, to go after what they perceive to be attractive-smelling food).

Joan, who worked at the Centre shared that one day, someone walked into the CNSC kitchen and saw a polar bear nosing around the food preparation area. Somehow it had gotten inside. A common complaint among the locals is that polar bears who pay a call, do not leave the same way they came in. The departure usually involves part of a wall.

One evening at dinner, I had met Jen, a newly-arrived biology student. We hit it off and decided to take my rental car and go exploring. After various stops, including a rock climb up a modest bank to a gorgeous upland area—a boreal paradise except for the mosquitoes—we decided to drive to the beach. Around 9:30pm, with a setting sun coloring the sky pink and soft gray, we ended up at Bird Cove. It was a comfortably accessible-from-the-road beach, unlike quite a few others that had sharp drops to jagged boulders and uninviting rocks.

Bird Cove gently sloped down from the road and was paved with boulders the size and shape of an old-fashioned Volkswagen bug--dark gray and rounded from ages of wind, snow and surf. Think giant cobblestones, and you get the idea. The road sloped conveniently down to the first rock.

Our intention had been to make it all the way to the water (about 200 feet from where the boulders started) and go beach-combing along the narrow spit of sand at shoreline and maybe wade in the Hudson Bay surf.

I had been climbing from rock to rock, barefoot. Jen was far too sensible to go on a barefoot arctic rock scramble. Crazy Alice from L.A., did. Suddenly, ankle-deep in a tide pool about halfway to the surf, I had gotten a *very creepy feeling* that we were in danger and had to get out of there--*right now!* The sensation was so strong that I felt hairs prickle on the back of my neck, I went icy-cold and my muscles felt watery.

Continued on page 7

Close Calls continued

I decided to take seriously this very novel reaction while wondering if I was being an idiot. Much to Jen's annoyance, I insisted that we leave the beach immediately and get back to the car. Since I was the one with the rental car, she had no choice. We left. She was very annoyed with me. Never spoke to me again. This happened around 10PM, twilight darkening to night by the time we arrived back at the Centre.

The following morning, I asked my breakfast companions if I had been a jerk about it. Somewhat to my surprise, all agreed that I had done the right thing. They counseled that it was always wise to listen to such internal signals.

One of them also mentioned that he had been on the radio earlier that morning with Steve Miller, the local helicopter guy. Steve had been up and flying a patrol around 3:30AM, right at sunrise, and he had reported spotting two adult male polar bears on the beach at Bird Cove. Joan, who was also there at breakfast, explained that polar bears often sleep between those huge beach boulders, the very sort we were climbing over.

Was it my Guardian Angel? Holy Spirit? Excellent picking-up on subliminal signals? Psychic stuff? I don't know. Would we have been mauled, killed and eaten by hungry polar bears tired of summer-fasting if I had ignored that signal? I'll never know.

Alice is a UCLA retiree who has dabbled in many things including arts, crafts and botany. She is a member of the St. George community, proud to call herself a "crazy cat lady" and has a chuckle-headed fondness for polar bears, creatures she regrets would make lousy house pets.

Lenten Recipe

The diet during lent is heavily plant based. However, an animal protein source that is allowed in moderation, is seafood. Thus, we have included a couple of delicious seafood recipes to our Lenten fare.
Recipe from Helen Sexton from St. George, Fresno, CA.

Lenten Recipe: Shrimp Saganaki

Yields 4-6 servings

Ingredients:

- 2lbs of raw shrimp, peeled and deveined. (you can use a combination of shrimp, scallops and calamari)
- 3/4 cup of olive oil
- 2 large onions, finely chopped
- 4 stalks of celery
- 2 green, red, yellow or orange peppers (or a combination), finely chopped
- 4 cloves of garlic (or more), minced
- 28 oz can of tomatoes, crushed
- Salt and pepper to taste

Instructions:

Sauté onions, celery, peppers and garlic in olive oil until tender. Add salt, pepper and tomatoes. Simmer for 20 minutes. Pour shrimp (or seafood combination) in an oven proof glass pan and pour tomatoes mixture over shrimp. Bake in a preheated 350* oven until bubbly and shrimp have turned pink (about 20-25 minutes).

Serve hot on a bed of prepared rice or your favorite pasta.

For Serving:

- Your favorite rice or pasta prepared per package instructions.

*For a modified-Lenten recipe add 1/2 lbs of crumbled feta on top of the dish before you bake it.

Blast From the Past, Remembering Past Senior Camps

"Old age is like everything else. To make a success of it, you've got to start young."
– Theodore Roosevelt

Senior Resort Camp 2019

Ruth and Doc Duterte visit Big Ben while discussing the jewel heist during the Byzantine Express journey.

Ruth Duterte with Agatha Christies Hercules Poirot discussing the "Mystery of the Byzantine Express".

We met a couple of long legged seniors during an excursion to the zoo.

Friends enjoy an outing during one of our resort camp excursion.

Enjoy This St. Paddy's Day Recipe Anytime of the Year
Grandma's Irish Soda Bread

Irish Soda Bread is a quick bread that does not require any yeast. Instead, all of its leavening comes from baking soda and buttermilk. This Irish Soda Bread recipe is my grandmother's and has been cherished in my family for years. It's dense, yet soft and has the most incredible crusty exterior.

Submitted by Ruth Duterte, St. Nicholas in San Jose

Ingredients

- I and 3/4 cups (420ml) **buttermilk***
- I large **egg** (optional, see note)

4 and 1/4 cups (515g) **all-purpose flour** (spoon & leveled), plus more for your hands and counter

- 3 Tablespoons (38g) **granulated sugar**
- I teaspoon **baking soda**
- I teaspoon **salt**
- 5 Tablespoons (70g) **unsalted butter**, cold and cubed*

optional: I cup (150g) raisins

Instructions

Preheat oven to 400°F (204°C). There are options for the baking pan. Line a baking sheet with parchment paper or a silicone baking mat, use a seasoned 10-12 inch cast iron skillet, or grease a 9-10 inch cake pan or pie dish. Set aside. Whisk the buttermilk and egg together. Set aside. Whisk the flour, granulated sugar, baking soda, and salt together in a large bowl. Cut in the butter using a pastry cutter, a fork, or your fingers. Work the dough until into coarse crumbs, then stir in the raisins. Pour in the buttermilk/egg mixture. Gently fold the dough together until dough it is too stiff to stir. Pour crumbly dough onto a lightly floured work surface. With floured hands, work the dough into a ball as best you can, then knead for about 30 seconds or until all the flour is moistened. If the dough is too sticky, add a little more flour.

1. Transfer the dough to the prepared skillet/pan. Using a very sharp knife, score an X into the top. Bake until the bread is golden brown and center appears cooked through, about 45 minutes. Loosely cover the bread with aluminum foil if you notice heavy browning on top. I usually place foil on top halfway through bake time.
2. Remove from the oven and allow bread to cool for 10 minutes, then transfer to a wire rack. Serve warm, at room temperature, or toasted with desired toppings/spreads.
3. Cover and store leftover bread at room temperature for up to 2 days or in the refrigerator for up to 1 week.

Notes

1. **Freezing Instructions:** Baked and cooled bread freezes well up to 3 months. Freeze the whole loaf or individual slices. Thaw in the refrigerator or at room temperature, then reheat as desired.
2. **Baking Pan:** There are options for the baking pan. You can use a lined large baking sheet (with or without a rim), a seasoned 10-12 inch cast iron skillet, or a greased or lined 9-10 inch cake pan or pie dish. I don't recommend a loaf pan because the loaf may not bake evenly inside. This dough is best as a flatter loaf.
3. **Buttermilk:** Using cold buttermilk is best. Buttermilk is key to the bread's flavor, texture, and rise. The bread will not rise without it. If you don't have any buttermilk on hand, you can make a homemade "DIY" version. Whole milk or 2% milk is best, though lower fat or nondairy milks work in a pinch. Add I Tablespoon of lemon juice or white vinegar to a liquid measuring cup. Add enough cold milk to make I and 3/4 cups. Whisk together, then let sit for 5 minutes before using in the recipe.
4. **Egg:** I egg adds richness and density. Feel free to skip it to make a slightly lighter loaf. No other changes necessary, simply leave out the egg.
5. **Cold Butter:** The colder the butter, the less sticky the dough will be. Make sure it's very cold, even frozen cubed butter is great.

How to Prevent Senior Identity Theft

by Sue Poremba

While anyone can end up the victim of fraud, senior citizens are particularly at risk.

Older Americans in the U.S. lose $3 billion a year in financial scams, according to the U.S. Senate's Special Committee on Aging. The most common ways seniors fall victim to fraud are through technical support scams, fraudulent business opportunities, sweepstakes, and family or friend imposter scams.

Not all senior fraud is the same. Sadly, it is not uncommon for close family members or caregivers to scam money from trusting older individuals. But senior citizens are increasingly at risk of identity theft from scams conducted by professional fraudsters. To prevent senior identity theft, it helps to understand why they've become favorite targets, the types of scams most often used, and what steps they can take to protect their money and their identity.

Why Elderly Citizens Are Vulnerable to Identity Theft

While data breaches and other financial scams have exposed millions in the U.S. to identity fraud, senior citizens are often a favorite target of scam artists. There are several reasons for this. Many older Americans are at a point in their lives when they have an impressive nest egg of savings and investments, and many have also begun accessing their retirement funds. At the same time, they are spending more time in medical offices and using more government services, two industries that are highly targeted by cybercriminals, according to the Identity Theft Resource Center. And that means their personal information is more at risk of compromise in a data breach.

Most important from a fraudster's point of view, the aging process makes seniors more vulnerable than other age groups. Some severe changes that accompany the aging process, such as the onset of dementia, directly impact the ability to make good decisions. But senior citizens are also more likely to be isolated, if they are widowed or less mobile due to health reasons, for example, and this can be a factor in how they react to scams. Some seniors may respond to the emotion of the situation—worry for a "kidnapped" grandchild, fear of arrest by the IRS, attention from someone they met online—and without a strong support system that can provide reality checks, they can be lured in by fraud.

Types of Senior Identity Theft

According to the Federal Trade Commission (FTC), people over age 60 are more likely to report a tech scam and less likely to report retail-related scams, especially when they involve financial loss. But there are a variety of scams out there that specifically target older adults to steal their identity. Here are some of the most common types of senior identity theft:

- **Tech scams**: You receive a phone call warning that there is a virus on your computer or that your software is out of date and needs to be replaced. The caller may ask for credit card numbers or for email addresses and passwords in order to "fix" the problem.
- **Medicare fraud or other medical identity theft**: Someone claiming to be a representative with Medicare or your health care provider requests sensitive personal information that's "missing" from the medical records.
- **IRS scams**: Bogus IRS calls typically start to come in around tax time. The caller threatens you with arrest or foreclosure due to back taxes you supposedly haven't paid and demands payment immediately.
- **Estate identity theft or funeral scams**: Fraudsters follow obituaries to steal sensitive information from the deceased, using personally identifiable information (PII) such as birth dates, hometowns and any other information they can cull. Scammers may turn up at funerals to take advantage of grieving family members or rob the home while the family is attending services.
- **Military identity theft**: The scammer uses PII to take claim of your military benefits, or they contact you claiming to represent the Veteran's Administration and request personal information.
- **Phone scams and robocalls**: These callers may want you to claim a free vacation, donate to charity or get some other special offer, all with the goal of getting your credit card number and other pieces of personal information.
- **Grandparent scam**: You get a frantic phone call from your "grandchild," who needs you to bail them out of jail in a foreign country or give them money after they were mugged. Of course, your grandchild is at home, perfectly safe, but if you're not careful, your money could be on its way to a fraudster.

- **Romance scams**: Someone reaches out to you on a dating site and starts chatting. You two hit it off, and soon, the person is asking for intimate details about you. Suddenly a financial crisis comes up and the person needs to you send money or offer your credit card number. This scammer then disappears with your money and your information.

How to Prevent Senior Identity Theft

Healthy skepticism and greater awareness can help older adults avoid becoming victims of identity theft. Here are some tips to better protect yourself or your loved ones:

- Add contact information of family members, close friends, health providers or anyone who might call regularly. This will help you know if the call is legitimate.
- If you don't recognize a phone number, let it go to voicemail. Scammers rarely leave messages.
- Don't be afraid to hang up. If you do answer the phone, it's OK to hang up if a stranger asks for personal or financial information.
- Remember that government agencies send letters about important information. They don't call or send email.
- Check your financial records, credit card statements and bank accounts regularly to make sure everything is in order.
- Don't carry your Social Security card. Only carry your Medicare card and other PII when you need it.
- Have checks direct-deposited into your bank account. This reduces the risk of the check (and all the valuable information on it) getting into the hands of a thief.
- Ask for help. If you aren't sure about something, get another opinion from a trusted friend or family member or do some research.
- If it sounds too good to be true, it is probably a scam. If the contact is threatening, it is probably a scam.

What to Do in Case of Identity Fraud

If you believe you are the victim of senior identity fraud, contact the FTC to open an identity theft case file. The FTC will provide an affidavit, which you can then take to your local police to file a report. Also contact federal and state government agencies, such as the IRS and Medicare offices. Finally, check your credit report for suspicious or unfamiliar activity, and alert the credit agencies that your identity has been stolen. While the fraud may have already occurred, these steps will help you reduce the damage.

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On August 18, 2019 ; Written by: Sue Poremba

On the Sweet Side Lenten Recipe

Lenten Recipe: Plain Lenten Cake

Ingredients:

- 3 1/2 cups self-rising flour **or** all purpose flour with 1 teaspoon of baking powder mixed in
- 1 1/4 cups sugar
- 3/8 cup vegetable oil
- 1/2 cup cognac
- 1 1/2 cups orange juice
- 1/2 cup raisins
- 1/2 cup coarsely chopped walnuts
- 1 teaspoon ground cinnamon
- 1 teaspoon clove
- 1 tablespoon grated orange peel

Instructions:

Beat oil and sugar until well blended. Add cognac, orange juice and flour until well incorporated. Add raisins, nuts, cinnamon, cloves and orange peel. Mix until just blended. Pour batted into a greased and floured round pan (not tube or bundt pan). Bake in a moderate oven (325*-350*) until done (about 45 minutes to 1 hour). Test cake for doneness by inserting a toothpick in the center. If the toothpick comes out clean the cake is done.

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Visit our Senior Link:
http://www.familywellnessministry.org/senior-outreach-ministry/

Family Wellness Ministry

"Connecting individuals, couples, families and clergy through the heart toward healthy Christ-centered relationships."
~Family Wellness Ministry Mission Statement

We have been created by God to connect with others face-to-face and heart-to-heart. We are called by our Lord to love, to listen, to care for and comfort. The Family Wellness Ministry of the Metropolis of San Francisco is established to bring families and loved ones together, to connect through the heart for deeper Christ-centered relationships.

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