



# The Pathfinder

Branch 59 Fremont

**Forty-Seventh Year**

**September 2022**

**Bulletin No.9**



Greetings from Camas, Washington! Fellow SIR's you will be hearing about the Veterans Administration this month, which is a timely discussion for us all. Many of you are veterans, and the information will come to good use, I am sure.

We will again have our signup sheets for our various activities out on the back table at our luncheon. I am hoping that we will get a few more signups for our many activities. We have bocce ball, poker, walking, a book club, a fly-fishing group, a stock investment group, pinochle, bridge, golf, bowling, and a few others that I forget as I write this. Please join in our varied activities. After all, isn't that why you joined Sons in Retirement? Which leads me to the other main reason to be a member of SIR, and that is to spread the word about this organization to your friends, neighbors, and other potential members, and invite them to join our club.

So over the next few months, won't you ask someone to join SIR? See you on September 21<sup>st</sup>!

## *September Guest Bill Ball*

**Our speaker for September will be: William (Bill) Ball, Chief of Voluntary & Hospitality Services at VA Palo Alto Health Care System. During this informative presentation Bill will be talking about volunteer opportunities as well as the work that the VA does in general to support our veterans. "A Veteran is someone, who at one point in their life, wrote a blank check payable to the United States of America for an amount up to, and including their life."**

## September 21st Luncheon Menu

### **Mystery Menu**

***Don't forget to respond to Phil Keller's Evite or directly to Phil (See Pg. 6)***

## **Christmas Luncheon**

**This is an early reminder to all of our members that we will have a Christmas Luncheon for the first time since 2019. The date will be Wednesday December 21<sup>st</sup> (The first day of winter). My wife and I are already at work planning for this fun gala. We hope to have some great entertainment and a Christmas sing along to get us in the Christmas spirit. Our caterer will again provide us with his culinary magic. The luncheon entrées will be Tri Tip Roast, Chicken, Salmon, and Eggplant Parmesan. A Mandarin Orange Salad, Rolls, and Dessert will round out your meal. The price per person is to be determined. As always, I will be depending on our wonderful Sons In Retirement brothers to come through with some great door prizes. We hope some of you will join my wife and I and be a part of the social committee in planning this event. I will make available a merchant introduction letter you may want to use to obtain a door prize from our generous area merchants.**



**I will be updating you on our progress in future Pathfinder articles, so save the date Wednesday December 21<sup>st</sup> for a wonderful Christmas Luncheon. This event is for our ladies or significant other and we will also provide for our single members so there is no reason that anyone cannot have a great time. We will be selling tickets at our October and November luncheons.**

**Sir Rob Ingebretson**  
Social Chairman

# SIR Branch 59 BEC Minutes, August 17, 2022

## Branch 59 Officers

### Big Sir

Bob Marshall  
(310) 502-7295

### Little Sir

OPEN

Help Wanted

### Secretary

David Nelsen  
(510) 673-5042

### Asst. Secretary

Rob Ingebretson  
(510) 657-7828

### Treasurer

Larry Lardie  
(510) 579-5934

### Asst. Treasurer

James Vermazen  
(563) 920-6908

### Directors

Ken Brunskill  
Jerry Halligan  
Richard Henry  
Phil Keller  
Sammy Lum  
Dave Shideler  
Jim Ulam

### RAMP

Jim Ulam-Recruitment  
Larry Lardie/Jerry Halligan-  
Activities  
Rob Ingebretson-Membership  
Sammy Lum-Publicity

## Branch 59

Meets at Fremont Elks

38991 Farwell Drive,

Fremont CA on the 3rd

Wednesday of each  
month

10:00 AM

Executive Board Meeting

11AM Social Hour

12 Noon Lunch



A Nonprofit public  
benefit corporation  
for retired men



The meeting was called to order by Big Sir Bob Marshall at 10:03am. All BEC members were present except Rick Henry and Larry Lardie.

We began the meeting with a moment of silence in honor and remembrance of Jim Cunningham and G. Austin Smith.

The July 20 meeting minutes were approved as presented. Form 20, SIR Branch Personnel for 2023 has been filled out as follows; BIG SIR- Bob Marshall, Secretary-Dave Nelsen, Treasurer and Golf Chair-Larry Lardie, Asst. Treasurer-Jim Vermazen, Membership-Rob Ingebretson, Webmaster and Publicity-Sammy Lum, Recruiting-Jim Ulam, Nominating-Rick Henry, Attendance-Phil Keller, Bocce Ball Chair-Jerry Halligan, Fly Fishing-Ken Brunskill, Bowling Chair-Miguel Ferras, Bulletin Editor-Jerry Sabo. The BEC approved a motion to accept these nominations. We still need to fill the position of Little Sir.

Treasurers report was given by Jim Vermazen. The balance of our general account on August 17 was \$6,669.45. The report was approved by the BEC.

Big Sir report; Bob relayed a discussion from SIR State regarding some branches allowing women members on a trial basis. He has heard several negative comments allowing this to happen in the SIR organization. We do not have a speaker as yet for our September meeting. Rob and Ken Brunskill both have ideas they will pursue. If we hold a holiday party in December we need to begin planning now. Bob will take a straw-poll during the luncheon today to determine interest.

Membership; Rob expects one new member today, Frank James. We approved his membership in Branch 59.

Rob bought wine for giving to our speaker, birthday group winner and our end of meeting winners. He is looking for guidance regarding the price he should spend. A motion was made and we agreed to hold the price we pay for gift wine to Charles Shaw price level.

Activities; Jerry Halligan will invite members to play bocce ball following today's luncheon. He has organized the use of a bocce court at the Warm Springs Senior Center at 10:00am every Friday beginning August 26.

Recruitment; Jim Ulam believes activities are the biggest draw for attracting new members. He is pleased to see we have added new activities.

Publicity; Sammy placed a post on NEXTDOOR. It may take some time to realize how to make this an effective platform to publicize. He has generated a ride-share map to help enable non-driving members to find a ride from a member who lives close by.

Attendance; Phil and Rob have analyzed data collected from our membership database and attendance data from the EVITE software tool we've been using to determine our attendance numbers. They will forward this to the BEC for future study. Dave Shideler suggested we change the way we invite members to our meetings. He made a motion to revert back to our prior method of determining who will attend our monthly meetings (assuming everyone will attend unless they call saying they would not) and abandoning our current method of getting a positive RSVP through EVITE and phone calls. The motion was not approved. We will continue to collect RSVP's through the EVITE tool and phone calls.

Bob has signed a new contract with the Elks lodge. The cost remains the same at \$600 per meeting. The duration of the meetings has been extended by one hour. The BEC approved the new contract.

The meeting was adjourned at 11:10am.

Dave Nelsen, Secretary

# September Birthdays



**Bill Stannard**  
Age 91



**Jim Harrison**  
Age 86



**Ned Rendell**  
Age 84



**John Treschetti**  
Age 84



**Robert Ingebretson**  
Age 82



**Jerry Ford**  
Age 82



**Frank James**  
Age 81



**Victor Wong**  
Age 80



**Stan Peters**  
Age 80



**Howard Elz**  
Age 79



**Russell Pennelly**  
Age 77



**Andrew Lang**  
Age 77



**Richard Henry**  
Age 77



**Craig Rothbach**  
Age 75



**Paul Pennelly**  
Age 72



**Carl Blincoe**  
Age 70



**Bruce Hevelin**  
Age 69



**Tom McCaslin**  
Age 68



**Sammy Lum**  
Age 67



**Sir Sammy Lum Birthday Chairman**

*You may have noticed that our birthday procedure has changed. If it is your birthday month you are to pick up a lei in the box located next to the gentleman that gives you your badge when you enter. You are to wear it during the luncheon and you may sit anywhere you want as there will no longer be a birthday table. Sometime during the luncheon you will be given the opportunity to say your name and how old you are. After all the birthdays have been announced there will be a drawing for a bottle of wine given to one of the birthday members present. We ask that when you leave the luncheon that you please return your lei to the same box where you picked it up.*





Cyber Geezers will begin meeting on the 4<sup>th</sup> Wednesday of the month. Our next meeting will be held on **September 28<sup>rd</sup>**. We will again include Seniors of the Greater Niles Village, and any SIR Member wanting to join us. The meeting will begin at 1:00 pm. Login information is given below

**Cyber  
Geezers**

In the last Zoom session we discussed Dark Patterns. Jerry would like to focus on the beginners beginning next month. Since the days changed possibly more newcomers can attend.

Please send requests to Jerry at [jlsabo3@comcast.net](mailto:jlsabo3@comcast.net).

*SIR Happenings is published 4 times a year—the next issue will be published for November 2022.*

*Deadline for submitting articles is October 15<sup>th</sup>.*

*You can find past issues on our website:*

<https://sirbranch59.org/>



*Join the next Zoom Cyber Geezer Meeting  
<https://us02web.zoom.us/j/96358532596>*

*Meeting ID: 963 5853 2596*

The “Dealer’s Lunch Bunch” meets for Poker every month on the Monday immediately following our monthly luncheon. We currently have about 10 members who routinely attend games. We have a seven-seat table, so space is limited to the first seven players who reserve. But don’t let that stop you from joining our group! We have had up to 10 players (lots of common card games) since the group started, and IF we consistently get more than 10 reservations, we will open a second table. The buy-in is \$10, with dime-quarter-half dollar chips, so it is within everyone’s means. If you have a desire to play, please contact Sir Larry Jett ([larrywjett@gmail.com](mailto:larrywjett@gmail.com)), or Sir Bob Marshall ([hdog48@gmail.com](mailto:hdog48@gmail.com)).



Bowling continues to be popular activity for our branch with over 20 active participants.

On August 8-9, six of our Branch 59 bowlers bowled in the National Stadium in Reno. Two teams of four represented—Branch 59 team includes Victor Okumura, Harvey McAninch, Jerry Sabo and Miguel Ferras. A second team with Laverl Tomlinson and Harvey Look and two other bowlers will also be bowling. Prize money went to Laverl, Victor, Harvey and Miguel. Our next tournament will be held in Brentwood on September 27<sup>th</sup>.

New bowlers are always welcomed. We meet at Earl Anthony Dublin Bowl on Mondays. You should be there at least 15 minutes before 11 am.

**Send news and questions to:**

**Jerry Sabo,**  
Executive Editor  
[jlsabo3@comcast.net](mailto:jlsabo3@comcast.net)  
**Sammy Lum,**  
Assistant Editor  
[lumsam@sbcglobal.net](mailto:lumsam@sbcglobal.net)

**Can't Put a Name to a Face?**

**Visit our branch website at**

**[www.sirbranch59.org](http://www.sirbranch59.org)**

**Click on the Member Gallery tab on the website and then enter the password: SIR59**

## **Let's Play Bocce Ball**

**Where:** Fremont's Age Well Center South, 47111 Mission Falls Ct  
(near Warm Springs Blvd. and Warren Ave.)

**When:** Fridays at 10 am

**Cost:** Free

You will be impressed at this new center that offers classes, activities and nutritious Chef-prepared lunches (to be ordered in advance). This is a co-ed activity. Everyone is welcome.

**For more information or questions** contact Jerry Halligan by email at [ghalligan@aol.com](mailto:ghalligan@aol.com) or call 510-623-7800.

*Members enjoying a game of Bocce ball after our August luncheon at the Elks Lodge.*



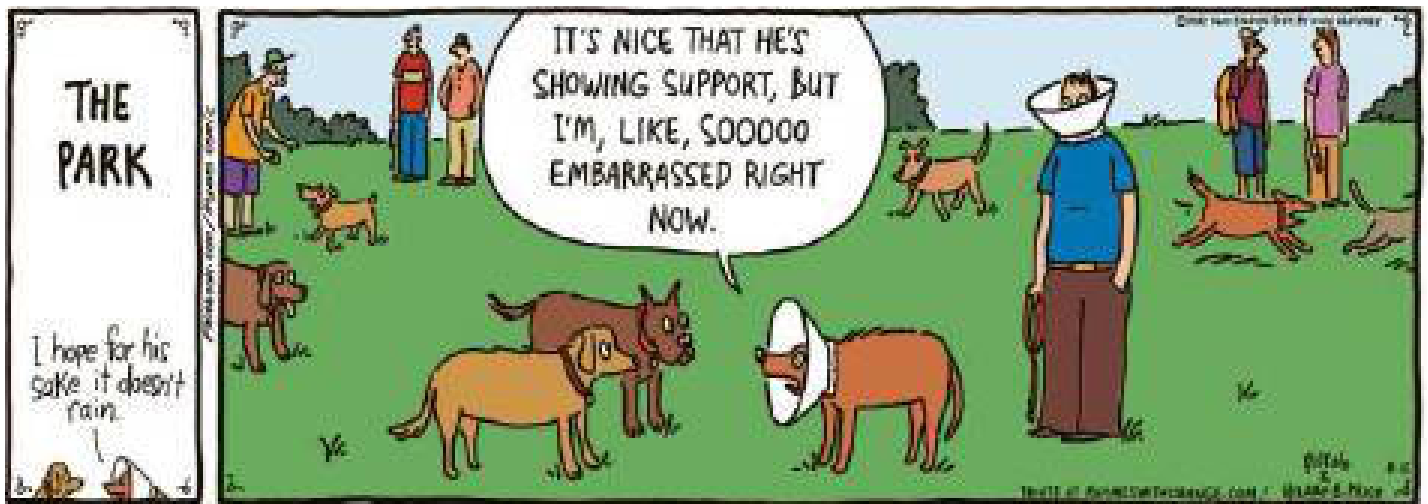


## Attendance Report

August 17, 2022  
Total Membership 121  
New Member – Frank James #95  
First Time Guest – James McConnell  
Second Time Guests – Daniel Johnson  
And Charles Martinek  
\*\*Jim Cunningham has died  
\*\*Austin Smith has died

Members In Attendance 74  
Members Absent from Luncheon 46  
Percent of Membership in Attendance 61%  
Total Attendance 78  
  
Submitted by  
Rob Ingebretson  
Membership Chairman

IF YOU ARE BRINGING A GUEST TO OUR NEXT LUNCHEON COULD YOU PLEASE CALL ME, ROB INGEBRETSON, MEMBERSHIP CHAIRMAN, AT (510) 657-7828 OR EMAIL ME AT [ROBINGY@COMCAST.NET](mailto:ROBINGY@COMCAST.NET) WITH THE NAME OF YOUR GUEST AND HIS PHONE NUMBER. I CAN THEN INFORM HIM OF THE PROCEDURE TO GET HIS FREE LUNCH VOUCHER AND FILL OUT HIS APPLICATION. THANKS SO MUCH FOR YOUR HELP.



Remember that we changed the method for reporting luncheon attendance. In the past, the club would just buy enough lunches for the entire club LESS those of you who called, wrote, or emailed our attendance chairman stating that you **WOULD NOT** be at the luncheon. We lost a lot of money that way.

Starting with February we notified you of our luncheon meeting two ways. First, via an EVITE to all of you who have a good email address with the club. You can RSVP via the Evite from Phil Keller, by following the directions in the Evite email. Second, you will be notified via the monthly Pathfinder, which is emailed, or U.S. mailed to every member depending on your request

[PHIL@PKELLER.NET](mailto:PHIL@PKELLER.NET)

510-656-7395

Do You Need A ride to our monthly luncheons? If the answer is yes then let Rob Ingebretson know at (510) 657-7828 or email him at [ROBINGY@COMCASTNET](mailto:ROBINGY@COMCASTNET)

**You can get your Pathfinder**  
<https://sirbranch59.org/newsletters-2022/>

Comments, photos for site etc. email to:  
[sirbranch59@gmail.com](mailto:sirbranch59@gmail.com)

## My Mom Talked to Me

In the summer of '22 my mom talked to me even though she passed away March 2, 1995. Almost a fluke it was, a chance encounter, a day of, "Well, what do you think we should do today?" I'll get to it in a few paragraphs or so.

You see, that evening I was going to celebrate my high school 60<sup>th</sup> class reunion (309 graduates). Where? Twin Falls, Idaho. In those days we only had one high school, TFHS, Twin Falls High School. Now there is another of which I do not know its name. And, we were going to celebrate with a dinner at the Turf Club, still operating after all these years. Lots of tables and a big dance floor and a cozy atmosphere. The early part of the day was mine to decide what to do.....Madelyn hadn't experienced the Wood River area (Bellevue, Hailey, Ketchum and Sun Valley) about 90 miles to the north.



Bruce Roberts

We drove through Bellevue where Main Street serves as the highway through town. Just past the airport in Hailey we stopped at the Good Shepherd Monument dedicated the past October to the shepherds (and their dogs) and the sheep business from the 1890's and still going. Hailey is the county seat for Blaine County. Nestled among the restaurants and shops one can find the county museum mostly dedicated to the mining industry and miners, mostly from the 1880s and '90s but still struggling off and on through the 1950s. Museum artifacts seem mostly to come from the '80s to 1920 or so. One display intrigued me – a molten lead decanting vessel from 1880 or so used to separate lead from silver at the smelter between the mines and the town of Muldoon.

My Grandfather Laidlaw's sheep ranch encompassed much of the Muldoon area; he, my grandmother and my parents are buried on a knoll overlooking his log ranch house. I remembered that some years ago I heard a cassette tape of my mother talking about "the old days" or something like that. Wondering if that tape had survived to the present and guessing that I heard it somewhere in Ketchum, I suggested to Madelyn that we continue our drive north to Ketchum and the Community Library where the tape might reside. What a beautiful building we found; the library had been remodeled/rebuilt a few years ago. A display of Dale Chihuly Blanket Cylinders graced the front entryway of the library. Modern, well-lit and spacious, this library is a credit to Ketchum and Blaine County. But I digress. After asking at the main desk about oral histories, and especially about the recording I remembered, one of the librarians led me to the oral history section. She found the recording, now a digital file, and let me listen to it.

I'm hearing my mom, Annabel Laidlaw Roberts, being interviewed by her friend Miriam, in 1983. My mom reminisced about her life on my grandfather's ranch, her traveling with her dad, my Grandpa Jim, James Laidlaw. Sort of unsettling it was to hear her voice again and comforting as well. One thing that I hadn't realized before was that, like her brothers, Sandy and Fred, she was really involved in the sheep business. Asked by Miriam if she had considered continuing in the business. She said yes. But in 1940 she married Private Bill Roberts and all considerations of raising sheep and lambs were forever gone. And then there was the war.....





This tale goes way back to 1967. The 1968 model year cars from the Chrysler-Plymouth Division of Chrysler Motors had just started to arrive at the dealerships in Northern California, of which thirteen of the stores were under my care and control as “The Factory Man.” The nine District Managers worked from their homes without cell phones, GPS gadgets, fax or email interferences or Big Brother schemes that might uncover our playing on the golf course when the Regional Boss called the dealership because our itinerary would indicate we should be working there.

Each fieldman got a new car whenever the odometer said 2000+ miles. Since I was the new hire with no connections yet, most were

Plymouth Fury IIIs or Chrysler Newports, but because Corte Madera to Crescent City was a stretch, a new car every six weeks was not uncommon. My fourth car was 1967 Barracuda Formula S four speed with heavy duty suspension and a/c. As a 27-year-old-suit-and-tie executive(?), I knew better than to engage in any foolishness, but *that* car was just *sooooo* eager to please. Enthusiast magazines of the era spoke of 13-second quarter mile times right off the dealer floor. I left Santa Rosa for Healdsburg one afternoon and a pair of yahoos in an early 60s Chevrolet wanted to street race from a green light. I ignored them for three lights because I knew better, but at age 27 I had never had a car worthy of a race in my life. I caved in and the race was on.



I never saw the Chevrolet in my side glass but I heard it shift three times and always behind the B-pillar of my pony car. As we slowed down, the driver of the Chev signaled me to stop and compare. The buddy of the owner exclaimed that they had heard of the 383 big-block V8 Mopar installation but had never seen one. As I lifted the hood, the significantly smaller 340 cubic inch engine was in full view. The buddy said “What is that?” Sez I, “What just whupped you!” The buddy doubled over in laughter exclaiming, “You just got your 409 embarrassed by a mouse motor.”

## Social Ties Boost Survival by 50 Percent - Scientific American

Thursday, September 1, 2022 11:42 AM

<https://www.scientificamerican.com/article/relationships-boost-survival/>

A meta-study covering more than 300,000 participants across all ages reveals that adults get a 50 percent boost in longevity if they have a solid social network

A long lunch out with co-workers or a late-night conversation with a family member might seem like a distraction from other healthy habits, such as going to the gym or getting a good night's sleep. But more than 100 years' worth of research shows that having a healthy social life is incredibly important to staying physically healthy. Overall, social support increases survival by some 50 percent, concluded the authors behind a new meta-analysis.

The benefit of friends, family and even colleagues turns out to be just as good for long-term survival as giving up a 15-cigarette-a-day smoking habit. And by the study's numbers, interpersonal social networks are more crucial to physical health than exercising or beating obesity.

"I don't think a lot of people recognize that our relationships can have a physical impact as well as emotional," says [Julianne Holt-Lunstad](#), an associate psychology professor at Brigham Young University and co-author of the new study, published online July 27 in [PLOS Medicine](#).

The researchers analyzed results from 148 studies—which included a total of 308,849 participants—going back to the early 20th century. Most studies assessed survival in contrast to mortality from all causes, although the authors rejected studies that focused on suicide or accidental deaths.



"The findings are very exciting and show how important social relationships are for improving survival," [Kira Birditt](#), an assistant research professor at University of Michigan's Institute for Social Research, who was not involved in the new study, noted in an e-mail to *ScientificAmerican.com*.

Accentuating the positive

[Social relationships](#) are thought to help improve health either by buffering individuals from [stressful](#) situations or creating a norm of healthful behaviors.

"There's a pretty large literature linking social relationships to a variety of physiological processes that are linked to disease risk," Holt-Lunstad says. Social support has been linked to lower blood pressure, and a diverse collection of contacts is associated with better immune system functioning. The list continues to grow, she says, now encompassing other bodily processes such as wound healing and inflammation.

Previous research has pointed to happiness as a key to longevity. But in most of the studies reviewed in the new paper, social connections were not classified in terms of their quality, thus likely lumping negative associations in with the more positive ones. This means the benefit of [positive social connections](#) is likely to be even higher.

"Most research shows that the negative aspects of relationships can be detrimental to health," Holt-Lunstad says. But Birditt, who has also done research in the field, notes that some of her work "indicates that the influence of social relationships on mortality is nuanced and depends on the type of relationship, the quality of the relationship and the health status of the individual." [A 2008 study](#) in *Social Science & Medicine* that she co-authored found that people with chronic illnesses actually had a lower mortality rate if they had negative—or at least more demanding—relationships with family members. "We speculated that spouses and adult children may be nagging the person with the chronic illness to take their medication or that more demands from these ties may be a sign of greater engagement," Birditt notes.

The more, the healthier

Despite the hyperconnected era of Facebook friends and Blackberry messaging, social isolation is on the rise. More people than not report not having a single person they feel that they can confide in—up threefold from 20 years ago, the report authors noted.

"People have assumed a threshold effect" when it comes to social relationships, Holt-Lunstad says. Many researchers thought "you're at risk if you're socially isolated, but as long as you have one person, you're okay," she says.

The decades of research that Holt-Lunstad and her colleagues examined showed that in fact social support and survival operate on a continuum: "The greater the extent of the relationships, the lower the risk," she says.

The analysis also assessed what kind of studies worked best to predict a person's survival. Questionnaires that had asked participants at least a few in-depth questions about various social connections (such as, "To what extent are you participating or involved in your social network?" or "To what extent can you count on other people?") were more effective at pinpointing a person's overall risk of mortality from all causes than those that simply determined if a person was single or [married](#) or lived with at least one other person. The more nuanced questions "tap into the perception of the availability" of other people, Holt-Lunstad explains, rather than just determining if a person is co-habiting. Holt-Lunstad and her colleagues found that divvied up this way, [complex social networks](#) increased survival rates by 91 percent.

Rx: friendship

Health professionals might be better able to find people at risk if they know to look more deeply at an individual's social environment. So rather than only focusing on those who seem to be entirely socially isolated, health care workers could also encourage friendship and personal connectedness for a larger number of people—thus perhaps boosting overall population survival rates.

Some clinicians have prescribed social interaction for those who seem to be severely isolated, but that often comes in the form of a paid companion. Such a dynamic is "not always effective," Holt-Lunstad says. "A naturally occurring friendship is very different than someone who has been hired to be your buddy or your friend." Research has shown that friends "provide a sense of meaning or purpose in our lives," she says. A professional "friend" "might be able to provide some tangible resources that would be helpful, but they might not be able to provide the emotional benefits."

Likewise with [digital social interactions](#), Holt-Lunstad says, "there are types of things you can get from an online friend, but there are other resources that you cannot." Although online connections "might be better than nothing," substituting time in front of a screen is likely not as beneficial as a phone call or face-to-face conversation.

Given the increasingly apparent importance of social well-being for physical health, standard checkup questions asked by a physician might soon include inquiries into the patient's social, family and work circles—in addition to the standard list about smoking, diet and exercise.

Although social and physical health are intimately linked, Holt-Lunstad does not see it as a purely medical issue. She suggests a range of avenues to address the social fitness of the population: from school curriculums emphasizing good social skills to city planning that reinforce community building to workplaces that accentuate human interaction.



***New Members Frank James and Ron Brazil***



***Art Winkley—A Truly "Super Senior" (95)***



***Big Sir Bob with guest speaker Matthew Weaver***



## August Birthday Celebrants



**August 2022 Luncheon photos-Photographer  
Bruce Roberts**







Article taken from <https://passi.us/news-and-resources/>  
(Penn Asian Senior Services)

One in ten U.S. adults is a victim of fraud each year. That estimate is probably lower than the actual number. For each case that victims report to authorities, another 10 to 44 cases are not reported.

Seniors are even more susceptible to fraud than the average person. According to the FBI's Internet Crime Complaint Center (IC3), elderly Americans lose \$3 billion to scams each year. Cybercrimes targeting older adults have increased 400% between 2014 and 2019.

Fortunately, there is something the seniors can do to protect themselves online: learning more about how scams work and the types to watch out for. People who know about a scam beforehand are much less likely to engage with it. Once you recognize the tactics that scammers use, you can defend yourself too.

### How Scammers Operate

Scammers target people using three key tools: uncertainty, emotion, and urgency. If con artists can make you unsure how to act (uncertainty), create fear or excitement (emotion), and then force you to act quickly (urgency), they can steer you into a bad decision

### Emotion

Maria Konnikova explains how con artists use emotion in her book, *The Confidence Game*. Our brains have two basic systems: an emotional one and a rational one. When we feel very scared, nervous, excited, or some other strong emotion, the emotional system takes over for the rational one. Then our decision making gets worse.

Scammers create emotion through stories. Some con artists create excitement by telling people they won the lottery and asking them to imagine how they will spend the money. Other scammers create fear by posing as the police and telling people they will go to jail unless they pay a fine immediately. Either way, we start acting irrationally.

Part of what makes stories so effective is that they are hard to argue with. If someone only explained the math behind the lottery, you probably wouldn't buy a ticket. But, so long as a story makes sense, we will accept it. The standards for a good story are much lower than the standards for a good argument.

### Uncertainty

We all make better decisions in familiar situations. You know how to act in the grocery store or the post office because you have been there many times. But, in unfamiliar situations, when we are uncertain, we all make mistakes.

Scammers create uncertainty by making things as confusing as possible. That way, you cannot follow how the con is supposed to work. They also work on your pride by suggesting you are smart enough to understand all the details. That keeps you from asking more questions or going to other people for advice (more on that below).

Scammers will also give you more and more details, one after another, until you cannot keep them all straight. Scammers know that our decision making gets worse when we have a lot on our minds.

## Urgency

Scammers want to make you act quickly so you don't have time to think things over or to talk about them with anyone else. People are much more likely to be victims of scams if there was no one else they could [discuss the scam](#) with. This is also why many scammers insist on confidentiality, or tell you not to discuss things with anyone else.

So, scammers will tell you that you need to act right now. Maybe their offer is going to expire, or you can only claim your lottery winnings for a certain time. Or maybe the police are on their way to arrest you right now if you don't pay this fine.

Often, requests will start small. Scammers will ask for something simple like your name or to confirm your phone number. But from there, the scam will build, until they're asking you for money or your social security number.

In *Influence: The Psychology of Persuasion*, Robert Cialdini calls this the foot-in-the-door tactic. The small favor gets the scammer's foot in the door. After that, they can make bigger and bigger demands and you are more likely to agree.

After making a choice, we all feel pressure to stick to that commitment. That convinces us we made the right choice initially. Scammers use our desire to be consistent to get more out of us.

## A Real-Life Example

You can hear these three tactics at work in a recording of a [real scam call](#) that a security company gave to NPR. A scammer pretending to be an IRS agent called one of their employees, Emma.

The fake agent tells Emma that the IRS has audited her taxes and she owes money. The local police are coming to her house to arrest her and will arrive any minute. Her house will be seized and she could go to jail for up to five years, unless she sends them the money right away. His final warning is to not tell anyone that she is in trouble.

The scammer employs all the tricks listed above. He makes her fearful and uncertain by saying the police are on the way. He creates urgency by saying the police will get there soon, so she needs to send the money immediately. And he tells her that she does not have time to speak with anyone else about it.

But it's easy to recognize a scam from the outside. It's much harder to see it's a scam when the scammer is talking to you.

## It Can, and Does, Happen to Anyone

Maybe you think you could never be the victim, that you're too smart to fall for the same tricks as everyone else. Unfortunately, scams happen to everyone.

According to [an article](#) from the Journal of Research in Crime and Delinquency, victims of online scams share certain behaviors, but not traits. Victims vary in age, ethnicity, income level, and education.

The ideal type of scam (see below) may be different for different people. Certain online scams target seniors specifically. Still, there is a scam for everyone.

How easily you will fall for a scam depends more on what your life is like at that moment than what you are like as a person. In an [AARP survey of scam victims](#), researchers found that victims were more likely to:

- ☐ Feel isolated or lonely
- ☐ Be recently unemployed
- ☐ Have lost money lately
- ☐ Be concerned about debt

## The Major Types of Online Scams

Because everyone can get scammed, it's important to know exactly what to look out for. That will help seniors stay safe online, along with everyone else. The right technology can [help you age in place](#), but it can also make you vulnerable.



The list below includes some of the most common scams and who they target.

## Authority Scams

In these cons, scammers pretend to be from organizations like the IRS, the Social Security Administration, law enforcement, or some other group with wide authority. These scams are all about creating fear by confronting people with an unexpected arrest or fine.

The most common version is the IRS scam—like the one from the NPR example above. Social security scams are a particular problem for seniors. People [call the fraud hotline](#) of the Senate Aging Committee to complain about IRS scams almost twice as much as the next most reported scam. Often, fraudulent emails may include convincing letterhead or the IRS logo to make them seem more authentic.

Focusing on how these organizations would normally operate will help you spot a scam:

- ☐ The IRS and other agencies will always contact you by mail first
- ☐ They will never threaten immediate consequences: all agencies have to follow due process
- ☐ They won't ask for PINs, passwords, bank codes, or other private information
- ☐ They don't accept payments through gift cards or money orders

Again, the key is to stay calm and take your time.

## Affinity Fraud

Scammers will often use their membership in a group to build trust. Those groups could be ethnic communities, professional groups, clubs, or churches. We assume that since these people are like us and we wouldn't scam anyone, that means they would not scam anyone either. Of course, that's not necessarily true.

Affinity scams are a common type of [social media scam](#). It's easy for scammers to use social media to try to create a connection.

Affinity scams work well with groups whose native language is not English. Often these people need to trust someone with better English skills for help with daily tasks. Likewise, church members are susceptible since religions often include moral codes that prohibit theft. Religious affinity scams often include a fake charity as well.

## Catfishing and Romance Scams

Catfishing is when people create fake profiles online to look like someone else. Usually it happens on dating sites: a scammer might pretend to be an attractive young woman to take money from single men.

In 2017, [romance scams](#) cost victims over \$200 million. Nearly half of victims were 50 or older. Because older people [may be lonely](#), senior dating scams are very common.

After starting a relationship with someone online, the scammer will start to ask for money, usually small amounts at first (following the foot-in-the-door tactic) for emergencies or to travel to visit the victim. Over time, these requests will get larger until the victim catches on and stops the relationship.

Luckily, there are things you can do to protect yourself from catfishing or romance scams:

- ☐ Be wary of people who say they cannot meet, talk on the phone, or use video chat
- ☐ Be suspicious of constant emergencies and broken plans
- ☐ Never turn over personal photos you would not want widely available
- ☐ Don't give out any money
- ☐ Verify information from dating profiles with independent sources
- ☐ Watch out for love bombing: excessive displays of affection early in a relationship
- ☐ Avoid moving off the dating site too soon: scammers often want to talk over private email or a messaging service



## Prize and Lottery Scams

The hallmark of a prize or lottery scam is the scammer will ask you to pay for shipping or taxes upfront in order to receive your prize. Once you do, you're left waiting for a prize that never arrives.

No legitimate contest will ever ask you to pay the taxes upfront. If you win the lottery, any applicable taxes will come from your winnings. Likewise, if you don't remember signing up for the contest, it is most likely a scam. Real lotteries require winners to claim their prizes.

## Fake Receipts and Charges

In this ploy, scammers send you a receipt that looks like it comes from a real online seller like Amazon or eBay. The receipt will be for a product you never bought and the message will include a link for you to dispute the charge.

Don't click the link. It's a trap. Either the link will infect your computer with a virus, or it will take you to a fake site to steal your personal information and credit card number.

If you are concerned about this fake purchase, go to your account on the website and check it for yourself.

## Grandparent Scam

For obvious reasons, seniors are the most common target of grandparent scams, but variations can work on anyone. Scammers call or email claiming a relative is in trouble and needs money, usually for something like bail or medical expenses.

If you get a call like this, the best thing to do is hang up and call your relative to confirm it is them. Or, you can ask the scammer questions that only your relative would know the answers to. Just be careful not to ask for answers that the scammer could find online (just another reason to be careful what you post on social media).

## Make Money from Home Scams

Fake job posting scams will claim that you can make thousands of dollars a month working from home. Usually the job is picking up undelivered packages or routing money

These scams are really a way of moving stolen goods or laundering money. In the worst case, you could be the accessory to a crime. As always, if an opportunity looks too good to be true, it probably is.

## Tech Support Scams

Senior computer users are often the target of tech support scams. According to the Federal Trade Commission, people over 60 are *371% more likely* to lose money in a [tech support scam](#).

In this scam, a con artist pretends to be from a well-known company like Apple or Microsoft. They claim your computer has been infected with a computer virus and offer to fix it. The scammers can then charge you for fake service, take control of your computer, or request personal information to steal your identity.

In some cases victims might even seek out the scammers themselves. Con artists have advertised on Google using certain search terms like "virus removal" or "how to get rid of a computer virus". People click on these sponsored results and do not realize the company they call is fraudulent.

## Scams Are Constantly Evolving

It's important to remember that scammers are always improving their tactics. There are resources to help you stay up-to-date on the latest scams. The FTC publishes [Scam Alerts](#) on their website and through their email newsletter to cover the tricks scammers are using right now. Likewise, you can sign up for free [Watchdog Alerts](#) from the AARP Fraud Watch Network.

The best things you can do are to stay informed and stay vigilant. Everyone is a potential victim, but the more you know about how online scams work, the better you can protect yourself.

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Copy deadline for the next issue of the Pathfinder  
will be Wednesday, a week after the regularly  
scheduled Monthly Luncheon Meeting.