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September 2018 NEWSLETTER

Autumn is a second spring when every leaf is a flower.

Albert Camus



Looking for the complete schedule of Sausalito Village events? Click Here



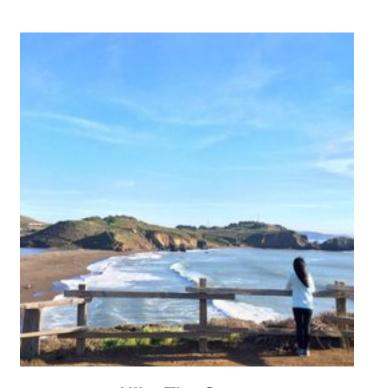
### Sausalito is Celebrating 125 Years!

The year 2018 marks the 125th anniversary of the City of Sausalito's incorporation in 1893.

The City will be celebrating its 125th anniversary with a birthday party in Marinship Park from 1:00 to 3:00 p.m. on Saturday, September 15. The event will feature the world's biggest bounce house, ice cream and cupcakes, a special presentation by local officials, and a rousing rendition of "Happy Birthday." The bounce house and refreshments are free for Sausalito residents, \$20 for non-residents.

Any questions about the birthday party may be directed to Recreation Supervisor Julie Myers at <a href="mayers@sausalito.gov">jmyers@sausalito.gov</a> or (415) 289-4152

Submitted by: Tricia Smith



Hike The Coast Tuesday, September 25

Join hike leader Jackie Kugler for a lovely loop out in the Marin headlands highlighted by beautiful sea vistas and a Rodeo Beach walk.

Meet at 10 AM at the Headlands Center for the Arts parking lot.

Plan for a 4.5 - 5 mile hike with one moderate uphill and downhill. This should take approximately 3 hours.

We will cancel in case of rain.

Pack water, snacks, and perhaps a light lunch.

Contact Jackie at <u>j77prospect@sbcglobal.net</u> to RSVP and to sign up for a carpool. If you think you only will join us for part of the loop, bring your own wheels, so you can turn back whenever you choose.

Submitted by: Jackie Kugler



**Let's Learn About Computer Malware** 

So what is malware? Malware is a popular tool used by cybercriminals to steal identities, obtain <u>personally identifiable information</u>, and infect laptops and smartphones. It is software that has malicious intent and includes viruses, ransomware, spyware or adware.

Incidences of malware tend to rise during holidays or special events such as Black Friday, Cyber Monday, the Super Bowl, March Madness, and tax day. A large number of people become victims because they want to participate in surveys, polls, and contests that are sent to them via both personal and work email addresses.

These unsolicited requests asking people to provide information are often <u>attempts to steal</u> <u>your personal information</u>. The fraudsters create fake domains, which mimic legitimate companies such as financial institutions, sports and entertainment ticket companies, or

national clothing manufacturers. Once you click on the link, malware or ransomware is downloaded to your device.

#### **Common Types of Malware**

These are some common types of malware criminals are using:

#### **Phishing**

Fraudsters often deploy malware by sending emails which appear to look like a trustworthy source such as a bank, credit card company or retailer. Consumers mistakenly open the email and click on the links, which allows the malware to be activated. This method is called <a href="mailto:phishing">phishing</a> and is one of the most popular methods deployed by fraudsters.

<u>Smishing</u> is a growing form of phishing in which fraudsters focus on texts in order to con people. When unsuspecting people click on links in the texts or emails, the cyber criminals can easily steal their password, credit card numbers or other personal identifiable information such as a <u>Social Security number</u>.

#### **Social Media Scams**

<u>Social media</u> is another venue where fraudsters deploy their malware readily. Consumers should avoid sharing personal information on social networks and check that they know who the sender is in instant or direct messages.

#### Ransomware

Ransomware is also increasing in popularity and occurs when fraudsters are able to obtain the data from your computer or operating system. In order for individuals or companies to retrieve their records, which often have sensitive data about their clients or other financial information, the hackers ask for a ransom. Often the fraudsters want to be paid the "ransom" in <a href="mailto:bitcoin or another cryptocurrency">bitcoin or another cryptocurrency</a> because there is no way to track where the money is headed and the receivers can remain anonymous.

In 2016, ransomware targeted towards consumers rose by 93% while ransomware against businesses increased by 90%, Malwarebytes reported in their 2017 State of Malware Report. These ransomware attacks occur when hackers steal data and hold it ransom until the company or owner agrees to pay a set amount of money for the private keys to regain access.

Corporations and even local governments are often the targets of ransomware since the criminals can hold key files hostage until the ransom is paid. Hospitals and cities, <u>including</u> <u>Atlanta</u>, have had to shut down online systems during the ordeal to prevent more data from being stolen.

Consumers can defend themselves against ransomware by ensuring that they constantly back up their data as well as by downloading software updates.

#### **What You Can Do About Malware**

Consumers should strive to adopt a security method where they always check the origin of emails from unknown people and update their cybersecurity protections on all their electronics, including their laptops, tablets, and smartphones.

Be wary of who is asking you for information. If a retailer or company asks you to provide a Social Security number, ask them the reason behind the request if you fail to see the purpose for the information.

The number of phishing schemes will not diminish because too many people still fall prey to them.

#### **How to Lessen the Impact of a Malware Attack**

Depending on the type of malware that was installed on your computer or what kind of personal information was breached, the actions you take afterward will vary. If the criminals were able to obtain just one or two credit card numbers, the fraud is easier to fix because you can cancel your credit card with your <u>credit card issuer</u> and they will send you a new card with a new account number. If other data like your Social Security number was stolen, it gets more complicated.

Read here for more information on <u>specific steps to take after malware has infiltrated your files</u>, such as putting a fraud alert on your credit report and monitoring all your accounts for several months afterwards. You may need to <u>file an identity theft report</u> with the FTC if your identity is stolen after a data breach or consider <u>filing a police report</u>.

To prevent another <u>malware attack</u> in the future, run the updates on your computer and install the latest security patches. Also, if your files were securely backed up in the cloud, it can be easy to restore the ones you commonly use.

It is also a good strategy to <u>check your credit report</u> on a regular basis to see if anyone tries to open a new credit card or another account in your name. Consumers can obtain their credit report for free every 12 months via <u>AnnualCreditReport.com</u> from Experian, Equifax and Transunion. You can also get a free copy of your Experian credit report and <u>dispute anything inaccurate</u> on your Experian credit report here on Experian.com.

This article originally appeared on Experian. Read It Here

Submitted by: Tricia Smith



Choose it / Live it!

Prevent Cognitive Decline

What principles and lifestyle practices are key to aging with vitality and clarity? Researchers right up the road from Sausalito, coordinated by Dale Bredesen, MD, previously of the Buck Institute, have devoted years of research — and now successful implementation — to this endeavor. He states definitively, "We are now in the era of treatable Alzheimer's [and dementia]."

Leni Felton, resident of Sausalito, and Board Certified Clinical Nutritionist, specializes in healthy living programs to reclaim physical and cognitive health. She facilitates the Bredesen Protocol. Having heard her engaging overview on "Reversing Cognitive Decline" at the Sausalito Library in April, we asked Leni if she would provide a more in-depth series for Sausalito Village members.

It's accomplished! Leni will facilitate a series of four classes in October. Classes will be Tuesday mornings at 10:00 a.m., and will cover 10 major factors of a brain healthy lifestyle. These are from the "Healthy Living Map" she teaches her clients in individualized programs.

Through discussion and group processes, each class will address "2 plus" of the 10 factors — completing all 10 by the end of the 4 weeks. The goal: to integrate and be on the way to living these practices as your daily baseline.

Join us! **Class fee is \$50 per session** for eight attendees; if more people attend, the fee will be reduced. Payment is required at time of enrollment. Be part of the solution — we

are building a community of support and momentum so that all attendees can be nurtured by the group process.

This series is open to all Sausalito Village Members, volunteers, and residents of Rotary Senior Housing. For a program description and to register contact <a href="mailto:lenifelton@gmail.com">lenifelton@gmail.com</a> or call 925-785-7880.

Submitted by: Tricia Smith



The Effects of Alcohol on Our Aging Bodies

Sensitivity to alcohol increases as we age.

Even people who drank heavily while younger will respond differently to alcohol when they're older. Past the age of 60, our bodies cannot metabolize and discharge alcohol as efficiently.

As we age, the long term effects of alcohol includes:

- Higher blood alcohol levels per drink
- Longer lasting intoxication
- Increases risk of diabetes and congestive heart failure
- Exacerbates memory loss issues
- Causes high blood pressure, hypertension and anemia

• Permanently damages liver, kidneys, heart, brain and central nervous system

There are many reasons that people turn to alcohol, especially in their senior years:

Job loss due to age or the lack of skills needed to keep up with technology

• More free time in retirement

Grief over the death of a spouse or another loved one

Depression caused by poor health and lower income

While not everyone who drinks has a problem, some of the signs of dependency include:

Lying about how much you've had to drink or hiding alcohol

• Drinking to forget or because of depression

Developing a tolerance to alcohol and must drink more

Continuing to drink despite associated health problems

Feeling unhappy or uptight when not drinking

Whatever you do, please do not drink and drive.

Think twice before driving to an event where you know alcohol will be served and you plan to have just 'one'...which can always turn into two.... Instead, think ahead and carpool with a designated driver, use CARSS (Call A Ride for Sausalito Seniors) or Sausalito Village when available for events, use a taxi or Lyft or Gogograndparent.

Want more information? Click Here for a Video

Submitted by: Tricia Smith



Home Match Marin of Covia
New Name for Marin's Home Share Program

Home Match Marin helps older adults gain community and affordable housing.

With offices located at Whistlestop in San Rafael, Home Match Marin "harnesses the strength of community by helping homeowners benefit from the extra space in their home while giving supportive housemates an affordable place to live," according to Tracy Powell, Vice President of Community Services with Covia (formerly Episcopal Senior Communities).

Home Match pairs people based on personal preferences, house types, and interests. In a unique twist on the traditional rental agreement, sometimes the monthly fee is adjusted in exchange for services, such as grocery shopping, pet care, transportation, or other helparound the house. "Home Match illustrates the importance of community, especially in an expensive housing market; homeowners receive tangible support to remain in their home, while renters live near work or school in what would otherwise be a cost-prohibitive area," says Powell.

Powell notes that Home Match provides a type of transparency that is rare for most rental agreements – all applicants participate in a screening, including interviews and background checks, and create a home sharing agreement. Home Match is there every step of the way, providing guidance and support.

For more information or to set up an appointment, please contact Home Match Marin Director Christine Ness at 415-456-9068 or <a href="mailto:cness@covia.org">cness@covia.org</a> or visit the website at <a href="https://covia.org/services/home-match/">https://covia.org/services/home-match/</a>.

Covia is a nonprofit organization that helps peoplelive well and age well, anywhere they call home.

Plan to come to a Home Match Marin presentation on September 27th, 11:00am in the Edgewater Room of City Hall. Reserve a ride with CARSS (Call A Ride for Sausalito Seniors) at 415-944-5474.

Submitted by: Tricia Smith



Now that Fogust has passed, here's a little humor to usher in September. In these videos, long time best friends give us their take on some modern culture. Enjoy!

<u>Alice and Irene</u> have been friends for 94 years and their friendship and humor shine through.

Harvey and Eddie are best friends in their 80's who love to laugh.

Submitted by: Joyce Alexander



PROTECT YOURSELF FROM SHINGLES

Shingles is a painful rash illness, which sometimes leads to long-term nerve pain. About 1 out of 3 people in the United States will develop shingles during their lifetime. Your risk of shingles increases as you get older. People 50 and older should get 2 doses of the new shingles vaccine to protect against this painful disease.

The Centers for Disease Control and Prevention (CDC) recommends that healthy adults 50 years and older receive two doses of a new shingles vaccine called Shingrix. The vaccineprovides strong protection against shingles and is the preferred over Zostavax, a shingles vaccine in use since 2006. Shingrix is more than 90% effective at preventing shingles and long-term nerve pain.

CDC still recommends Zostavax for healthy adults 60 years and older to prevent shingles when Shingrix is not available. Shingles vaccines are available in doctors' offices and many pharmacies.

Shingles, also known as herpes zoster, is caused by the varicella zoster virus (VZV), the same virus that causes chickenpox. After a person recovers from chickenpox, the virus stays dormant (inactive) in the body. For reasons that are not fully known, the virus can reactivate years later and cause shingles. Shingles cannot be passed from one person to another.

Shingles causes a painful, blistering skin rash that can last two to four weeks.

For some people, the pain can last for months or even years after the rash goes away. This pain is called postherpetic neuralgia or PHN. It is the most common complication of shingles. The risk of shingles and PHN increase as you get older.

People have described pain from shingles as excruciating, aching, burning, stabbing, and shock-like. It has been compared to the pain of childbirth or kidney stones. This pain may also lead to depression, anxiety, difficulty concentrating, loss of appetite, and weight loss. Shingles can interfere with activities of daily life like dressing, bathing, eating, cooking, shopping, and travel. So, it's a very good idea to get protected.

# The Centers for Disease Control and Prevention recommends: If You're 50 or Older, Get the New Shingles Vaccine Called Shingrix

- Shingrix provides strong protection from shingles and long-term nerve pain.
- Get Shingrix even if you already had shingles, because you can get the disease more than once.
- You need 2 doses of Shingrix. Get the second dose 2 to 6 months after you get the first dose.
- You may have already got a different shingles vaccine called Zostavax. If you did, you still need 2 doses of Shingrix.

You may experience some short-term side effects because Shingrix causes a strong response in your immune system.

Submitted by: Sybil Boutilier

By all these lovely tokens September days are here,
With summer's best of weather
And autumn's best of cheer.

Helen Hunt Jackson



#### **Let's Celebrate September Birthdays!**

Millie Amis

John Anderson

Anne Baele

**Gerry Beers** 

David Blohm

Lisa Brinkmann

Connie Captanian

Nancy B Drew

Evelyn (E.V.) Gilbreath

Stanford Hughes

John Kouns

Penelope Moglen

Lark Murry

**Emily Riddell** 

Joyce Shumate

John Walsham

**Betsy Wolfe** 

## PLEASE JOIN US ON FACEBOOK TODAY!



commercial & residential real estate

Special Thanks to Sherrie Faber and First California Realty for printing and mailing this newsletter to Sausalito Village members who cannot receive email. If you would like to discuss your real estate needs, Sherrie can be reached at 415.331.6100



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