

Triad **NEWSLETTER**

SAFETY, CRIME PREVENTION, AND HEALTHY LIVING FOR OLDER ADULTS

- Spring 2024 -



How to Spot a Parking Ticket Scam

By Tiffany Bernhardt Schultz, Southwest Wisconsin Regional Director Better Business Bureau

Watch out for this new twist on an old scam. Scammers are using technology to create fake parking tickets that look official.

How the scam works

You park in a legal parking zone, or pay to park on the street or in a ramp. While you are away from your car, scammers use high-tech, hand-held printers to make a fake ticket and leave it on your car's windshield.

The phony citation usually asks you to pay online or via PayPal. In one recent case, a QR code was provided to direct victims to a fake payment website. In another version of the scam, you receive an email claiming you have a pending parking ticket. If you follow the instructions in either version of the scam, you'll end up paying a fine you don't owe. In addition, your personal information will be captured by scammers.

How to avoid parking ticket scams

Know before you park. Before visiting a new place, research available parking and local parking requirements. Cars with out-of-state plates are often the target for parking scams, because they need to familiarize

themselves with local parking laws.

Examine the citation carefully. Scammers can and do imitate logos and city office names. Do an internet search for the city's official parking ticket websites and compare what you find to what's on the ticket. Keep in mind that government sites should end in .gov, and if there is a payment page, it should always have a secure connection.

Double-check the name checks should be made out to. If the ticket allows for payment by check, take a closer look at the address the check should be sent to, and how it should be addressed. Checks should generally be made out to a specific government organization, not a string of initials or personal names.

Pay traffic citations by credit card when possible. It will be easier to contest fraudulent charges if you discover you've been scammed down the road.

Report it. If you experienced this scam or another scam, report it to BBB.org/ScamTracker. Your report helps to warn others of the scams taking place in the marketplace.

Editor: We hope this issue of the Triad Newsletter is useful and enjoyable to read. The newsletter is written by Triad volunteers who are interested in helping older adults live safer, healthier lives. If you would like to contribute an article, email mthomsen@rsvpdane.org.

American Heart Month

By Jeanna Olson, Triad Volunteer

Although heart disease has been the leading cause of death in the United States since 1921, it wasn't until February 1964 that President Lyndon B. Johnson proclaimed February American Heart Month.

Johnson had a heart attack when he was Senate majority leader in 1955 which put him in the hospital for more than a month. He was unable to return to the Senate Chamber for several months and had two more heart attacks after that, the third one killing him at his Texas ranch in 1973.

LBJ was a notorious smoker and smoking is the number one preventable cause of cardiovascular disease. Tobacco use along with other risk factors such as physical inactivity, an unhealthy diet, and stress can be addressed and managed.

"You have the power to take action to protect yourself against heart disease," says the National Institutes of Health (NIH). Small steps such as moving more and eating better can go a long way toward heart health, says the NIH.

Here are a few small steps you can take even with limited mobility.

- Start with 10 minutes of physical activity at a time. You can dance to three songs sitting or standing, wheel yourself in your wheelchair, go for a walk with your walker, or march in place.
- Ask your doctor about working with resistance bands.
- Check out classes and activities offered at your senior center.
- Join a senior-friendly gym.

The Centers for Disease Control and

Prevention also encourages adults to start with small steps and uses video public service announcements to share success stories. One such story features Lyn, who's had triple bypass surgery, eight stents and a stroke. She decided to become more physically active and focus on things she loves like her dream of caring for foster kids and dogs. Lyn started a community of pooch parents and goes for walks with the gang to get rid of negative stressors. So she's reducing stress and getting in her steps.

Here are some suggestions for dealing with stress:

- Remove the source. Identify the cause and do something to change it.
- Eat well. It always comes back to a well-balanced diet. Eat healthier food such as fruit, nuts and vegetables. Do more meal planning and eat less fast food. Remember that good nutrition starts at the grocery store.
- Stay hydrated. Drinking enough water improves brain performance, promotes better digestion, helps with headaches, boosts energy, and can help stabilize emotions.
- Exercise. Physical activity helps your blood pressure, arthritis, mood, and it fights chronic illness. Most gyms offer low impact classes such as tai chi or chair yoga, and many tailor classes for seniors.
- Quality sleep. Deep sleep helps regulate mood, memory and weight. Not getting enough sleep is tied to many age-related health issues.

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Protect Your Passwords

By Mike Thomsen, Triad Coordinator

Passwords are the keys that open your online accounts for you and anybody else who has, or can easily figure out, your passwords. Make it hard -- very hard -- for the hackers and scammers! Here are a few easy to follow rules.

- Use long (at least 12 characters), hardto-guess passwords that include letters, numbers and symbols.
- Change your passwords regularly, especially those for your most important accounts, such as a bank account.
- Use a password manager to keep passwords safe and organized rather than trying to remember your them. There are many good password

- managers available and a few, like Bitwarden and Proton Pass, are even free. Avoid using the password managers that are built-in to many internet browsers.
- Use Multi-Factor Authentication (MFA) as a second layer of security after you have entered your username and password. Not all accounts have MFA available, but if it is, use it. MFA involves using two or more methods of confirming that you are you rather than some fraudster who stole or figured out your password. One common form of MFA will send a text message to your cellphone with a secret code that you will enter to prove you are you.

American Heart Month (continued from page 2)

 Meditate. Try deep breathing and explore positive visualization techniques such as ambient music, vision boards or guided imagery.

Understanding risk factors and prevention can make a big difference when managing heart disease and taking advantage of the extra resources available during American Heart Month is a good place to start.

Here are some resources you may find useful.

American Heart Month Toolkits from the CDC

www.cdc.gov/heartdisease/ american heart month.htm

Colorful Fact Sheets from the NIH

<u>www.nhlbi.nih.gov/education/heart-</u> month/fact-sheets Help! I Want to Quit Smoking!

www.heart.org/en/healthy-living/ healthy-lifestyle/quit-smoking-tobacco/ help-i-want-to-quit-smoking

Stay Active as You Get Older: Quick Tips

health.gov/myhealthfinder/healthconditions/obesity/stay-active-you-getolder-quick-tips

Nutrition for Older Adults: Why Eating Well Matters as You Age

health.clevelandclinic.org/how-to-age-better-by-eating-more-healthfully

How Visualization Can Benefit Your Well-Being

www.psychologytoday.com/intl/blog/click-here-for-happiness/202308/how-visualization-can-benefit-your-well-being

Winter Driving Techniques and AARP Diver Safety Programs

A program summary by Jane Bannerman, Triad Volunteer

This program was presented by Neil McCallum, the Driver Safety State Coordinator, AARP Wisconsin. To watch the entire program, go to our YouTube channel www.youtube.com/@triadsofdanecounty.

Winter driving takes some special skills, but most of the recommendations are important for every trip you take in your car, not just winter trips.

General Driving Tips

- 1. Check the weather. If the weather is bad, don't drive unless you absolutely must.
- 2. Plan your route even in good conditions. Main roads should be in the best condition in the winter.
- 3. Check road conditions by using the 511 mobile app, by calling 511 on your phone, or visiting the website 511wi.gov in Wisconsin or search for "511 roads" to find the 511 website for other states.
- 4. Carry an emergency kit with an ice scraper, flashlight, cell phone charger, small shovel, kitty litter, first aid kit, blanket, water, and simple snacks.
- 5. Check your vehicle including the battery, wiper fluid, tire tread and tire pressure. Check yourself: are you rested, sober and fit to drive?
- 6. Visibility is crucial! If there is snow, clear off the car COMPLETELY, including ALL windows, mirrors, the hood and roof, and the front and rear lights.
- Keep a safe distance between you and the car ahead of you. Use the foursecond rule – at least four seconds between you and the next car – and in

- bad weather increase the distance to six or seven seconds.
- 8. Expect the unexpected. Watch out for animals or pedestrians. Stay alert.
- 9. Use the 9-and-3 hand position on the wheel. Many of use were taught to keep our hands at 10 and 2 on the steering wheel, but because of the air bag in the steering wheel, the recommendation is 9 and 3.

Special Winter Driving Tips

- 1. Stay at least 200 feet behind snowplows and other road equipment.
- 2. Move over, if it is safe to do so, when encountering emergency vehicles on the side of the road, and slow down.
- 3. Avoid unnecessarily lane changes. And be cautious when changing lanes in snowy conditions since there may be a hump or ridge of snow between the lanes.
- 4. In icy conditions, slow down. If you need to stop, take your foot off of the accelerator, let the car slow down naturally, then carefully brake. If you are skidding, take your foot off the accelerator and brake, and steer in the direction you want to go. Stomping on the brake will lock your wheels and make the skid worse. In general, avoid over-braking and rapid acceleration.

AARP Driver Safety Programs

1. Smart Driver course. A refresher of all the things you learned in driver's education with updates on changes.

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They Just Cancelled Our Flight!

By Rick Larson, Triad Volunteer

Last August, my wife and I were going on vacation to Ireland for a week-long tour. A half hour before flight time, we're sitting at the gate at O'Hare when a text arrived from the airline. *Our flight was cancelled*.

Unfortunately, flight cancellations have become all too common and passengers quickly learn how powerless they are. Each airline has its own policies about what it will do for stranded passengers; there are no federal requirements. And contrary to popular belief, domestic airlines are not required to compensate passengers for delayed or cancelled flights.

Most airlines will try to switch passengers to their next flight if seats are available. Some will allow travelers to book with another airline. When it comes to meals and other amenities, travelers can ask, but it's up to each airline's discretion. Low cost airlines seldom approve amenities. That's why they're low cost.

Passengers whose flights are cancelled can expect to spend a lot of time on the phone waiting for agents to re-book them. And if

there are seats on a later flights, you can be sure they'll go fast. Consider instead using the airline phone app to do it yourself. It may be faster and less stressful.

What if your flight is overbooked? The airline will often offer passengers who volunteer to give up their seat some kind of incentive. But if, on the other hand you get bumped from a flight, you are entitled to compensation by law.

As for my wife and me and our almost-Ireland trip, United Airlines offered us a hotel room for one night. But when we learned the next flight to Dublin wasn't for two days, we pulled the plug and headed home. A few weeks later, the airline reimbursed us and awarded us a \$400 credit toward our next United flight. It was a nice gesture, but it didn't make up for our ruined vacation.

What did we learn? If you're taking a tour or cruise, consider leaving a day earlier. That way if your flight gets cancelled, you've got time to fix it.

Winter Driving Techniques ...

(continued from page 4) 97% of participants changed one driving behavior. Classes are held March to June and Sept. to Nov. For more information go to www.aarp.org/drive.

2. CarFit helps drivers find the best fit for their own car. Trained technicians help fit the car to the driver. Twelve areas are reviewed including mirrors and distance to steering wheel. Learn more at

www.car-fit.org.

- 3. We Need to Talk. How to access a loved one's driving and how to have a conversation about not driving. Learn more at www.aarp.org/weneedtotalk.
- 4. Smart Driver Tek. A free 90 minute workshop about the latest high tech safety features in vehicles. Get more information at www.aarp.org/sdtek.

How Ageism Impacts Overall Health

By Ashley Hillman, Falls Prevention Program Manager at Safe Communities

We've all seen the birthday cards depicting another year older with images of frail, helpless older adults challenged by mobility, sight, and/or hearing. We, as a society, poke fun by engaging in degrading, condescending practices around something as simple as a birthday card. And if you have children in school, you've likely had the opportunity to dress them up in white or grey wigs, large glasses, fabricated wrinkles, likely hunched over a cane or walker to celebrate the 100th day of school. Yes, this is all in good "fun", but what message is this sending to those who are aging (which happens to be ALL of us)?

Ageism is a real thing, and it's not one of the "isms" that we talk about very often. We comment that (especially women) may "look good for her age" and other such statements riddled with a patronizing tone. Our society does a good job at celebrating youth and taking great strides to "fight" or "combat" aging. And at what cost?

First of all, it warrants acknowledging that life is not always easy, and some activities may, indeed, become more difficult as we age (and that's okay!). Each day may not always be sunshine and roses, but perhaps we could practice re-imagining aging. Our society generally does not celebrate the positive aspects of aging - including rich experience and wisdom. And who said that aging has to be coupled with frailty? We do a disservice to ourselves, our loved ones, and our society by engaging in these practices. And research is

illustrating the impact that ageist practices have on older adults. Poor health outcomes and possibly even increased risk of falling are correlated with ageist practices at both the interpersonal and systemic levels. This may include increased depression, loneliness, or isolation and a decrease in physical activity. It may even lead to an increased fear of falling which in itself is a predictor factor for a future fall. The good news is that there are ways to safely engage in all kinds of physical activity at ANY age of life. We (Safe Communities) have classes listed on our website that promote balance ranging from German Wheel and ballroom dancing to Tai Chi and voga. The possibilities are endless! (Check them out here: safercommunity.net/falls-prevention/#classes)

Thankfully, more attention is being paid to ageism through media campaigns (thank you, NCOA and AARP, to name a few). We should be proud to age – to have gained experience and knowledge and to have earned every one of those beautiful wrinkles. We might discover a newfound gratefulness for our bodies and what they've helped us do over the course of life that has brought us to "old age". Instead of focusing on the negative, perhaps we focus on the positive and find productive ways to embrace aging and to celebrate who we are at EVERY stage of life. Not only will this model for younger generations that the privilege to age can be a thing of beauty AND can help us lead rich, quality lives.