



Notable Quotable

“Be kind whenever possible. It is always possible.”

~ Dalai Lama, spiritual leader

November Horoscopes and Birthdays

In astrology, those born from November 1–21 are Scorpions of Scorpio. Scorpions are passionate, dedicated, and resourceful. Scorpions may seem intimidating, but they are just no-nonsense people who value honesty and loyalty above all else. Those born from November 22–30 are Archers of Sagittarius. The Archers are the travelers of the zodiac, curious and energetic, with open minds that crave new challenges.

- Aishwarya Rai – Nov. 1, 1973
- Will Rogers – Nov. 4, 1879
- Vivien Leigh – Nov. 5, 1913
- Bonnie Raitt – Nov. 8, 1949
- Carl Sagan – Nov. 9, 1934
- Tracy Morgan – Nov. 10, 1968
- Prince Charles – Nov. 14, 1948
- RuPaul – Nov. 17, 1960
- David Ortiz – Nov. 18, 1975
- Goldie Hawn – Nov. 21, 1945
- Robin Roberts – Nov. 23, 1960
- Charles Schulz – Nov. 26, 1922
- Chadwick Boseman – Nov. 29, 1976

Deliberate Acts of Kindness (cont. from pg. 1)

research suggests that our vagus nerve in particular may have evolved to support and encourage altruistic behaviors. Perhaps stimulation of the vagus nerve is what prompted writer Anne Herbert to write “Practice random kindness and senseless acts of beauty” on a placemat in a California restaurant in 1982.

Herbert’s notion that we should practice random acts of kindness

is not new. Jews have practiced *mitzvahs*, or good deeds for others, for millennia. In the cafés of Naples, Italy, hardworking people who unexpectedly come into money pay for two coffees, a tradition called *caffè sospeso*, taking one for themselves and leaving the other for someone less fortunate. As the Greek fabulist Aesop once said, “No act of kindness, no matter how small, is ever wasted.”

Happy November Birthdays!

Violet Zabel 11/06

Cherie Lockridge 11/08

John Disbot 11/16

Nancy Popp 11/17

Marilyn Henderson 11/29



Arbor Hills Grapevine

November 2021

Arbor Hills Independent Living Residence
 4145 Lakeland Hills Blvd
 Lakeland, FL 33805



Resources

Mary Gaudet
 Executive Director

Lori Merrill
 Resident Relations Director

Luis Casiano
 Food Service Director

Ramon Miranda
 Maintenance Director

Kaitlyn Askey
 Activities Director

Anne Shumaker
 Business Office Manager

Physician Transport with Julio
 Monday (south side), Wednesday and Friday

Beauty/Barber with Courtney Mondays
 9:00am-11:30am

Deliberate Acts of Kindness

The phrase “survival of the fittest” is often used to describe the tough tactics people use to get ahead in modern society, but scientists have determined that a far more effective coping strategy might be “survival of the kindest.” The second week of November is World Kindness Week, a perfect opportunity to make kindness a part of our everyday routines.

Humans have evolved into one of Earth’s most social species. While many people tend to think of humans as inherently competitive with each other, fighting for resources, mates, or even promotions at work, scientist and psychologist Dacher Keltner takes another point of view. He

believes that humans are built to be kind. Our generosity, self-sacrifice, play, modesty, compassion, awe, gratitude, and even embarrassment all present powerful evidence of our innate drives for kindness and caring. Research shows that when people act kindly toward others, they take more pleasure in society and are more likely to feel satisfied and happy. New

(cont. on pg. 4)



Thank a Veteran

Veterans Day is a time for us to pay our respects to those who have served. For one day, we stand united in respect for you, our veterans.

Forget the politics for a day, because regardless of the choices made by Washington, these veterans have done their duty. There are over 19 million veterans who have faithfully served and protected our fine country.

This is my personal thank you to all of you. Thank you for protecting us. Thank you for keeping our country free. Thank you for your sacrifice and sleepless nights. Thank you for leaving your families behind while you served the greater good. We all cannot thank you enough...

Please join us for a Veterans Day Service to honor our veterans on November 11th at 4pm in the Community Center.

-Kaitlyn Askey, Activities Director

November Activities Highlights

- 11/05 – Happy Hour with the wonderfully talented Deborah Mims at 3pm in the Community Center.
- 11/09 – Share any comments or concerns you have regarding our facility at the Town Hall Meeting in the Community Center at 10am.
- 11/10 – Have ideas about how to better our food service and selection? Come to the Culinary Committee in the Private Dining Room at 1pm.
- 11/11 – Join us at 4pm in the Community Center to honor our Veterans and recognize their service. [Thank you to all of our Veterans!](#)
- 11/12 – The lively and lovely Jenifer Roys will be back to sing for you in the Community Center at 3pm.
- 11/15 – Once, twice, SOLD! Lima Bean Auction will be held in the Community Center at 3pm.
- 11/17 – Daniel Varga can sing in more than 7 different languages! Come enjoy his show at 3pm in the Community Center,
- 11/19 – Welcome back Eddy Rivers, to swoon and croon for you all! 3pm in the Community Center.
- 11/23 – We didn't get to go last time, so lets take a trip at 11:30am to Ovation Bistro for a delicious lunch!
- 11/24 – Welcome all of your new neighbors at our New Resident Reception! 1pm in the Community Center.
- 11/25 – Pilgrims, pumpkins, and poultry oh my! Join our Thanksgiving Scavenger Hunt for a change to win a prize! Meet in the Ice Cream Parlor at 3pm to participate.
- 11/26 – Enjoy his hometown, rustic performance as you just cant help but sing along! Doug Cain Joins us once again for Happy Hour at 3pm in the Community Center.
- 11/29 – Spend your bucks! Bingo Store at 3pm in the Community Center.
- 11/30 – Looking for some inexpensive groceries? We will take a trip to Aldi's Supermarket and Dollar General at 1pm. They are nextdoor to each other so you may choose which store you want to go to.

Tips to Prevent Elder Financial Abuse

Family members, caregivers, community members and professionals can also identify actions to protect older Americans. For instance, take steps to plan for diminished capacity. Talk about how elders want to manage their money and property if they become unable to do it themselves, such as creating a power of attorney or a trust.

You might set up automatic bill pay and direct deposit for checks to reduce the chance of misuse of the elder's checking or savings account. Review financial statements monthly and regularly check credit reports for signs of fraud.

Because it's more difficult to commit fraud with an audience, don't isolate elders. Make sure they keep in touch with relatives and friends. You can check in with the vulnerable adult's close friends and neighbors if you live far away.

Aging seniors are the most vulnerable, and relatives, neighbors, friends and people in the community must look after them.

Isolation increases the risk of elder financial exploitation, so having a network of family and friends can be an excellent way to prevent abuse. Keep your eyes open and trust your instincts. You could stop an older adult's abuse and prevent the abuser from harming others.

It isn't uncommon for older Americans to manage their money and make financial decisions on their own. But the risk of financial exploitation may increase without a financial advisor to oversee transactions and financial decisions.

If an elder relies on a financial professional, the Financial Industry Regulation Authority (FINRA) may allow them to hold the disbursement of funds up to 15 days if they suspect a senior is being financially exploited.

An extra layer of protection could mean all the difference. According to a CFPB report, seniors

lost an average of \$41,800 to elder financial abuse, and the risk is higher when a friend or relative is involved. Seniors exploited by strangers lost an average of \$17,000. But the average loss was \$50,200 when the scammer was a friend or relative.

A message from Kaitlyn Askey, Activities Director:

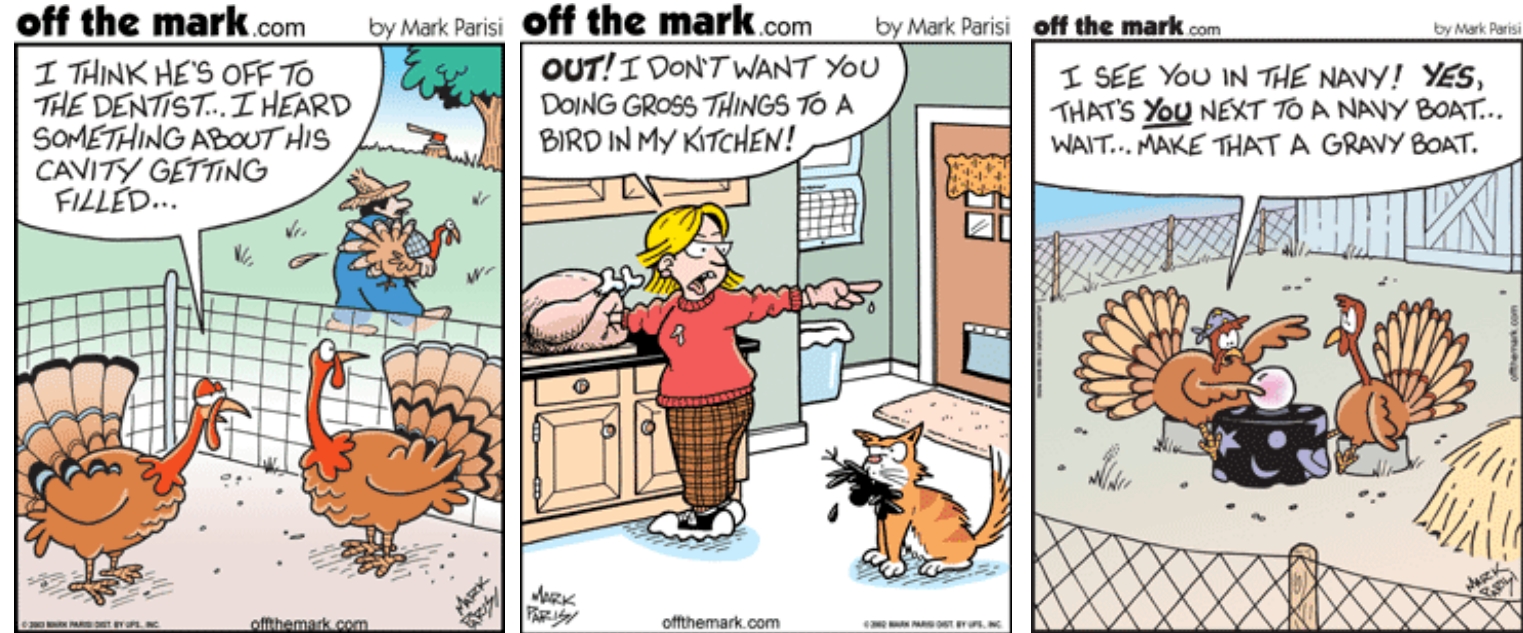
I know this article isn't very exciting, but it is important information we should all keep into consideration. Hearing about all the ways we can be exploited might seem scary, but knowing the risks and how to prevent them will help relieve many anxieties that come with managing your money or trusting someone else to handle it for you.

If you EVER feel like you are being taken advantage of by a friend, family member, stranger, or outside corporation please come speak with us and we will do our best to help you.

If you don't feel comfortable talking to one of the Arbor Hills staff members then talk to another friend or family member. Someone you trust that isn't involved in the situation. They may be able to give you some advice or support during a very stressful situation. I hope no one ever has to go through a horrible situation like this, but remember, we are here to help and keep you safe as best as we can.

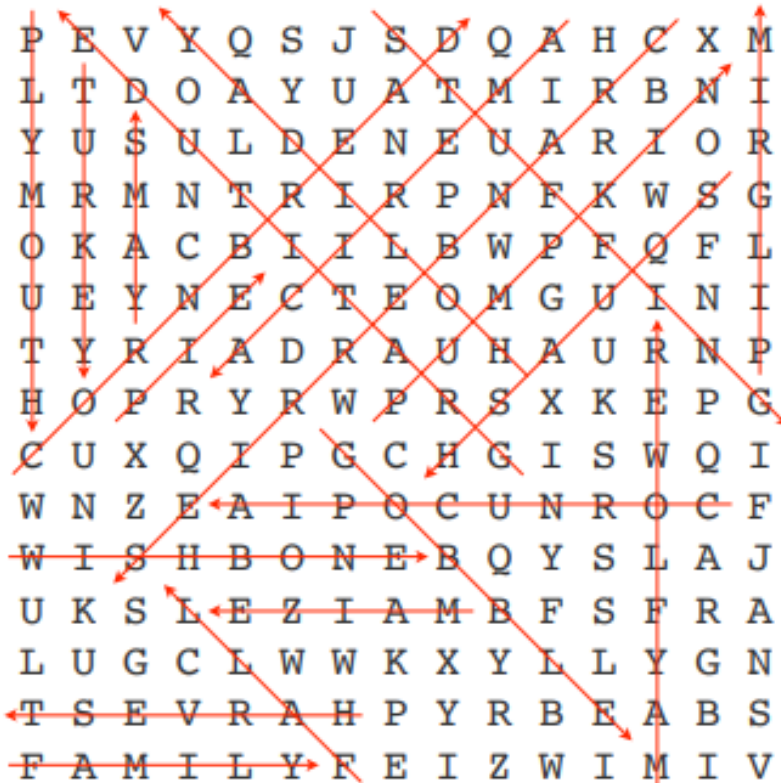


Fall Funnies



Thanksgiving Day

(solution)



- 1) C. autumn
- 2) F. carve
- 3) K. America
- 4) Q. dessert
- 5) E. baste
- 6) H. leftovers
- 7) L. Plymouth
- 8) A. pumpkin
- 9) N. salad
- 10) J. tablecloth
- 11) I. turkey
- 12) B. sweet corn
- 13) O. Thursday
- 14) P. wishbone
- 15) R. centerpiece
- 16) M. cranberries
- 17) G. gathering
- 18) D. thankful



Thanksgiving (Solution)



Talking Turkey About Thanksgiving!

Thanksgiving Day is a national holiday in the United States, and Thanksgiving 2021 occurs on Thursday, November 25. In 1621, the Plymouth colonists and Wampanoag Native Americans shared an autumn harvest feast that is acknowledged today as one of the first Thanksgiving celebrations in the colonies. For more than two centuries, days of thanksgiving were celebrated by individual colonies and states. It wasn't until 1863, in the midst of the Civil War, that President Abraham Lincoln proclaimed a national Thanksgiving Day to be held each November. However, most of us already know this! **Let's dive into some interesting facts about Thanksgiving that you might NOT know!**

The first Thanksgiving was actually a three-day affair.



In November 1621, the settlers' first corn harvest proved so successful, Governor William Bradford reportedly invited the Plymouth colonists' Native American allies to enjoy the fruits of their labor. Members of the Wampanoag tribe came bearing food to share. They had so much bounty, the revelers decided to extend the affair.

Colonists and Native Americans may not have had turkey at their feast.



While most of us enjoy turkey as the centerpiece of our table, no one can say for sure whether it was even on the menu back in 1621. However, the original guests did indulge in other food

like lobster, seal and swan. The Wampanoag also reportedly brought five deer to the celebration. If you also enjoy venison at your table, consider yourselves perfectly aligned with a longstanding tradition.

The woman behind "Mary Had a Little Lamb" is also responsible for Thanksgiving's recognition as a national holiday.



Writer and editor Sarah Josepha Hale convinced President Abraham Lincoln to officially declare Thanksgiving a national holiday, after three decades of persistent lobbying. The author also founded the *American Ladies Magazine*, which promoted women's issues long before suffrage. She wrote countless articles and letters, advocating for Thanksgiving to help unify the Northern and Southern states amid gathering divisions. Hale kept at it, even after the Civil War broke out, and Lincoln actually wrote the proclamation just a week after her last letter in 1863, earning her the name the Mother of Thanksgiving.

Only male turkeys actually gobble.



If you learned in preschool that a turkey goes "gobble, gobble," that's only about half true. Only male turkeys — appropriately named gobblers — actually make the sound. Female turkeys cackle instead. So if you're trying to figure out whether a turkey's male or female, just wait until they open their beaks.

- A. pumpkin
- B. sweet corn
- C. autumn
- D. thankful
- E. baste
- F. carve
- G. gathering
- H. leftovers
- I. turkey

- J. tablecloth
- K. America
- L. Plymouth
- M. cranberries
- N. salad
- O. Thursday
- P. wishbone
- Q. dessert
- R. centerpiece



Celebrating Thanksgiving
Match the clue to the word associated with Thanksgiving.

1. Colorful season _____
2. Slice a turkey _____
3. Land of the free _____
4. Sweet course _____
5. Moistened while cooking _____
6. Tupperware fillers _____
7. First Thanksgiving locale _____
8. Pie ingredient _____
9. Tossed course _____
10. Dining room linen _____
11. Thanksgiving bird _____
12. Food on a cob _____
13. Thanksgiving's day of the week _____
14. Something broken for luck _____
15. Table decoration _____
16. Red fruits _____
17. Getting together _____
18. Appreciative _____

Thanksgiving Day

The words listed below can be found vertically, horizontally, diagonally, forward, and backward.



P	E	V	Y	Q	S	J	S	D	Q	A	H	C	X	M
L	T	D	O	A	Y	U	A	T	M	I	R	B	N	I
Y	U	S	U	L	D	E	N	E	U	A	R	I	O	R
M	R	M	N	T	R	I	R	P	N	F	K	W	S	G
O	K	A	C	B	I	I	L	B	W	P	F	Q	F	L
U	E	Y	N	E	C	T	E	O	M	G	U	I	N	I
T	Y	R	I	A	D	R	A	U	H	A	U	R	N	P
H	O	P	R	Y	R	W	P	R	S	X	K	E	P	G
C	U	X	Q	I	P	G	C	H	G	I	S	W	Q	I
W	N	Z	E	A	I	P	O	C	U	N	R	O	C	F
W	I	S	H	B	O	N	E	B	Q	Y	S	L	A	J
U	K	S	L	E	Z	I	A	M	B	F	S	F	R	A
L	U	G	C	L	W	W	K	X	Y	L	L	Y	G	N
T	S	E	V	R	A	H	P	Y	R	B	E	A	B	S
F	A	M	I	L	Y	F	E	I	Z	W	I	M	I	V

- | | | |
|-------------|-----------|----------|
| AMERICA | GRATITUDE | PLYMOUTH |
| CORNBREAD | HARVEST | PUMPKIN |
| CORNUCOPIA | HOLIDAY | SQUASH |
| CRANBERRIES | MAIZE | STUFFING |
| FALL | MAYFLOWER | TURKEY |
| FAMILY | PIE | WISHBONE |
| GOBBLE | PILGRIM | YAMS |

Answers on Page 6.

Elder Financial Exploitation: Warning Signs, Prevention and Reporting

What Is Elder Financial Abuse and Exploitation?

Elder financial exploitation and abuse are when someone misuses or takes a vulnerable adult's assets for their own benefit. It's often done without the vulnerable adult knowing or consenting and can leave them without needed financial resources.

It can happen at home, in a skilled care facility or at a nursing home. While some instances occur as deception, false pretenses or sleight of hand, it isn't uncommon for abuse to include coercion, harassment, duress and threats.

With estimated losses in the billions of dollars per year, elder financial abuse is a significant crime affecting older adults in various communities every day. So, why is it often underreported?

Financial exploitation can be more difficult to detect than physical elder abuse. The circumstances can vary, and warning signs aren't always obvious.

But four scenarios explain why the vast majority of cases go unreported:

- The abuser is a family member or trusted caregiver.
- The victim doesn't know it happened until the damage is done.
- The victim experiences shame.
- The victim doesn't know who to tell or where to report it.

Seniors may rely on the abuser for care and basic needs and may fear retaliation. The victim's lack of physical or mental ability can also lead to the situation going unreported.

Many states' laws mandate reporting for elder abuse. But some gaps let exploitation slip through. For instance, the CFPB has a guide to urge financial institutions to report suspected financial exploitation of older adults, yet only 26

states and the District of Columbia mandate reporting by financial institutions or financial professionals as of April 2019.

The National Center on Elder Abuse reports that 1 in 10 seniors age 60 or older has experienced elder abuse. But many adults aren't on the lookout for abuse.

Cognitive impairment and physical limitations that require help with activities of daily living can increase the vulnerability of older adults. But that isn't always the case. Even the most cognitively aware and physically capable senior can be a victim of financial exploitation.

Common red flags that can point to financial fraud against seniors can include:

- Sudden changes in bank accounts or banking practices
- Unusual use of credit cards
- Telephone, water, electricity or other utilities being shut off
- Unpaid bills, liens or foreclosure notices despite sufficient income
- Checks written to "cash" or unauthorized ATM withdrawals
- Turning over finances or transferring assets to others without explanation or consent
- Disappearance of cash, valuable objects or financial statements
- Unexplained changes to wills or other financial documents
- Sudden changes in an elder's mood or demeanor

The best way to stop elder financial abuse is to prevent it before it starts. If you're an elder, identify and try to protect yourself from financial exploitation.

Turn to Page 7 for some helpful tips to prevent financial elder abuse...