



OUR STORIES
TENT BOARD MEMBER JACOB CRISP:
An Exception that Proves the Rule?

Though my contact with Jacob Crisp was limited by current COVID-19 shelter-in-place requirements, I came away from our Zoom virtual visit thinking that he seemed very much the exception that proves the rule. New, both to Taos and to TENT, Jacob brings youthful energy, articulate wisdom, natural sensitivity, quiet self-confidence, and palpable dedication to complementary roles as Mountain Home Health Care’s director of business development and a member of TENT’s board of directors.

Most of us have heard the many varied stories regarding the disparate paths that led us to Taos. While there was no broken wagon wheel associated with Jacob’s July 2019 arrival here, he did suffer an arguably symbolically parallel transportation mishap while *en route* from the east coast. His car window was broken in the course of the burglary of his vehicle in Oklahoma. A foreshadowing omen connecting this North Carolina native to Taos history and legend?

Jacob’s relative youth is immediately apparent. A generational outlier among TENT board members, he brings potential fresh air, fresh eyes, and fresh hopes to TENT’s organizational

OUR VISION:
A community of elders and neighbors supporting one another.

OUR MISSION:
To connect members to resources needed to maintain comfortable, dignified, vibrant lives in their homes and community by providing appropriate services, activities, and programs that will further this purpose.



future and to Taos. Thoughtful sensitivity and commitment are close to the surface, as he relates personal and professional plans and dreams for his time here. “I’ve wanted to live in a place where I could grow food and see the stars,” he says. Professionally, he makes clear that he’s not about to offer pronouncements or prescriptions as to needed change in Taos, but rather to learn about the essence of our community and to be in harmony with its history and traditions.

Most have heard the pithy quip regarding financial difficulties endemic in Taos life—if you want to have a million dollars in Taos, bring two million with you. But here we have the

extraordinary circumstance of someone coming to Taos with a real paying job in hand.

Unlike many who arrive here, either in retirement and not seeking paid work, or others who come in hopes of as yet unsecured employment, Jacob's position at Mountain Home Health Care was already his prior to his July arrival in town. Hinting perhaps at a high level of professional confidence and competence, he had earlier traveled to Taos on his own dime to interview for the job that would be offered and accepted. Jacob's trust in

his ability to impress Mountain Home Health Care with his potential was apparently well founded.

In Jacob Crisp, TENT seems blessed to have found an articulate, empathic, energetic, confident, optimistic, soft-spoken, wise-beyond-his-years addition to its board of directors and to Taos life. Isn't that welcome in our complex and magical community? Whether or not Jacob's journey lands him here permanently, Taos is the likely beneficiary from as much of Jacob Crisp's life as he is able to share with us.

– Robert J. Silver

FROM THE BOARD:



Two months of washing hands, making masks, staying home and so far, we have weathered the storm. TENT has waived Member fees for April and May but still has continued to serve our Members, absent giving

rides except for very essential needs. Many Villages have closed their doors, but we are still

here thanks to our valiant Volunteers and understanding Members. A very special thanks to the creators of our new TENT videos—see the details in this issue and be sure to share the videos with your friends.

We welcome with pleasure a new board member, Jacob Crisp (see Page 1). Please continue to follow all safe practices, don't let up.

– Jim Schultz, Board President

FINANCIAL EXPLOITATION AND HOW TO AVOID IT

Financial exploitation is a devastating problem, especially for seniors. What is it? It's when someone uses your trust to access your personal information or accounts to steal money for their benefit. One in five older adults experiences it, and the average loss is \$120,000! * Sometimes the bad guys are scam artists you don't know, but most of the time they're people closer to you, their victim: friends, family members, or caregivers.

Why are older adults targeted? Frankly, scammers follow the money. People over 50 years old often have money, as they've saved and invested all their lives and may have

retirement funds to which they have direct access. In addition, as we age, more of us have cognitive impairment, resulting in more vulnerability to threats and pressures.

The impact of financial exploitation is not only on older adult victims, but also on future generations. Elders' children and grandchildren will have to make up for the loss to provide for their care, and they will never inherit the lost funds. It is nearly impossible to get money back from a typical scam.

How can you prevent this from happening to you? Now, before you "need" it, select a financial Power of Attorney, known as your Agent or POA. This person has the power to

act on your behalf – to make financial decisions for you, in case some day you cannot manage your own finances. The POA must not commingle funds (mix them up with his or her accounts, for example) and must keep a record of all transactions made on your behalf.

Choose your POA carefully. It should be someone you trust to act in your best interests, not a daughter who's feuding with her siblings, and not a grandson who borrows money and doesn't pay it back. Ask yourself why you trust this person, and answer yourself honestly. Consider selecting two POAs to further safeguard against misuse of your money and to build in checks and balances. Make sure they get along with each other, have similar principals when it comes to money, and will always have your best interests in mind. Tell them your expectations and provide the POA agreement to them and copies to other family members, so everyone understands your wishes.

How do you get a Power of Attorney? Go to an elder law or estate-planning attorney who will ask questions to help you think through what you want and customize your POA agreement. Steer clear of pre-written POA forms.

How else can you prevent financial exploitation now? Ask the bank where you have your credit card if they will send you a text alert or phone call if they detect a suspicious transaction on your card. Ask them what they do to protect against financial exploitation of their customers.

Here are some “red flags” they might look for:

- Withdrawals that are suspicious or contrary to your character or habits;
- Transactions that are not in line with your normal patterns or are inappropriate for you;

- Checks with suspicious signatures;
- A new person speaking for you; a much younger person added to your accounts, especially followed by transactions that seem suspicious or not in your best interest;
- Unusual behavior in you, e.g., nervousness, agitation, fidgeting, unwillingness to talk.

What else you can do to protect yourself:

- Run a background check on any caregiver who works with you. (By the way, TENT runs a background check on every potential volunteer!)
- Fill out a “trusted contact form” for 401(k) or other accounts, so your trusted representative (e.g., POA) can work with your financial institution if you or they see an unexplained transaction.
- Do not answer phone calls from numbers you don't recognize. If you accidentally answer, say “Thank you for calling. I don't do business over the phone.” Then hang up. Don't be afraid to be “rude.” If it's important, they'll leave a message, so do listen to messages. Do not fall prey to requests for personal information over the phone, e.g., from people who claim to be from the IRS or Social Security.
- Make sure your bank has your current contact information.
- Call the AARP Fraud Watch Network Helpline at 877-908-3360 if you have questions or suspect you've been “scammed.” And get the help of a trusted person in your life.

Now you know how common financial exploitation is, so do not be embarrassed or feel alone if it happens to you.

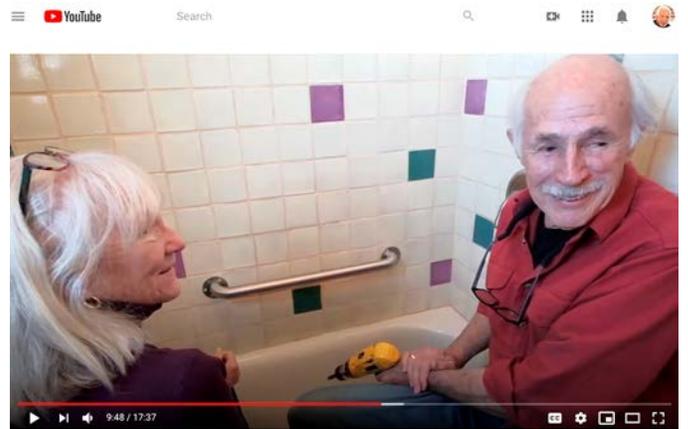
* Based on AARP's research. See AARP.org.
– Nancy Ewing

TENT VIDEO PROJECT

On May 5th I posted links on YouTube to the two TENT marketing videos that I had started in early January. It was quite a relief to end the 4-month project and pass them on to TENT with hopes that they are useful for spreading the word of who and what TENT is all about.

In my younger years I had a background in film production as a producer and in recent years since I semi-retired I have wanted to get hold of the camera and learn to shoot and edit for myself. A marketing video about TENT seemed like a useful first project. Steve Immel, a long-time buddy here in Taos, is also a photographer and agreed to jump in and shoot 2nd camera to make the edit more interesting.

My wife, Linda, of course, was by my side at all times contributing in many ways. And of course, there were the many TENT board members, Leaders, Volunteers, and Members who participated in the various shoots.



Volunteers Bill and Nancy install grab bars for Member Julia.

My thanks to all of you. As I write this, the following links are active, and Jim Ludden will also put these links on our website. Please take a look and share the links with your friends and neighbors to help spread the work about TENT. Click on the following links:

[SHORT 7 ½ minute version](#)

[LONG 17 ½ minute version](#)

–Terry Thompson, Producer

DEMENTIA – THE BASICS

Dementia is something that probably all of us worry about just a little bit. Will I get it? How will I know? Does one of my loved ones have it? How can I tell? What should I do? There are guidelines and resources for these questions, and here are some of them.

First, dementia is not normal aging. We all experience the following occasionally as we age: making an occasional bad decision, missing a monthly payment, forgetting what day it is for a moment, forgetting a word we want, losing things. Dementia is these things and more, and it's a brain disorder, not mental illness or a sign of lacking intelligence.

Certain conditions can mimic dementia, such as emotional disorders, metabolic disorders (e.g. hypothyroidism), brain tumors, dehydration, sensory loss, vitamin deficiencies, infections, alcohol or drug use, or medication interactions. It takes a physician to identify the problem and suggest appropriate treatment. If dementia is present, there are different levels. Mild cognitive impairment is severe enough to show up on tests, but not severe enough to affect one's daily life. But it's worth paying attention to, as it increases the risk of developing Alzheimer's Disease.

Alzheimer's Disease is a type of dementia. Other common forms of dementia are vascular dementia, dementia with lewy bodies, Parkinson's-related dementia, frontotemporal lobar degeneration, and mixed dementia. But

Alzheimer's is the most common type, causing 65 to 70 percent of cases. It affects 5.8 million Americans and is the 6th leading cause of death in the United States. It is progressive and eventually fatal, as there is no cure at this point. Nearly 50 percent of us will have Alzheimer's by age 85. There are drug therapies for mild-to-moderate symptoms, moderate-to-severe symptoms, and a combination of symptoms.

Early Alzheimer's is characterized by loss of recent memories. It often involves difficulty with managing money, driving, and the stress of social situations. The middle stages are indicated by difficulty with language, problems keeping track of personal items, and needing help with grooming. The late stages of Alzheimer's show up as longer-term memory loss and needing care around the clock.

Vascular dementia, caused by blood vessel blockages or damage from strokes, shows up with impaired judgment, decision-making, and

planning. The location, number, and size of brain damage determines the amount of impairment. Dementia with lewy bodies, caused by clumps of protein in the brain's cortex, can lead to memory loss, cognitive problems, sleep disturbance, visual hallucinations, and gait imbalance. Parkinson's Disease is similar to lewy body dementia or Alzheimer's and also is characterized by problems with movement. Frontotemporal dementia has two types: behavior-related, which involves changes in personality and behavior, and language-related. As you can see, there are overlaps and similarities among the types of dementia, so it's necessary to get your doctor's help in determining the problem and the treatment.

(This is the first of three articles on dementia based on a webinar offered by AARP/Colorado. To be continued in the August issue of *inTENTions*.) -- Nancy Ewing

Volunteer Coordinator Update

I hope everyone is staying healthy, happy, and interested!

We are requesting that our most active Volunteers (about 15 of you, who should already have received this request) get tested for COVID-19. It is free. Testing is available at these sites:

A. NM Public Health, 1400 Weimer Rd., Mon. 10:00 AM – 1:00 PM; Wed. 9:00 – 11:00 AM by appointment: call 575 758-0493

B. El Centro Public Health, 1331 Gusdorf Rd., Tues. 1:00 – 4:00 PM by appointment: call 575-758-3601

C. Holy Cross Medical Center, 1397 Weimer Rd. For **symptomatic** people, every day 24/7. When you arrive in the parking lot, call 575-751-5890. For **asymptomatic** people,

drive-through testing (where you remain in your car) is available Fridays from 9:00 AM – 12:00 PM only. You must call 575-751-5886 the Wednesday before to get an appointment.

Members, please feel free to avail yourselves of this opportunity. As we follow New Mexico's guidelines in opening, we will be asking any Volunteers required to be in close contact with a Member to be tested. Please let me know the date you were tested, and the result.

All of our service requests were fulfilled last month – outstanding work! If there is anyone out there who would like to help me plan online events, *please* let me know! A few things coming up: Yoga and Tai Chi videos. I am interested in starting a few affinity groups: book club, conversational Spanish (or other language) group/class, music group, happy hour, tea and chat time – what else? Although these would be done virtually, we would have a sense

of togetherness, a reminder that we are not alone, and more fun and anticipation in our lives, which by now might be extremely important! ANY ideas are welcome!

Please welcome our newest Volunteers: Susan Trujillo and John Sinno, we are grateful you have decided to join us! Thanks to all for your

Dr. Geezer: A Lesson

An old physician, Doctor John Geezer, became very bored in retirement and decided to re-open a medical clinic. He put a sign up outside that read: "Dr. Geezer's clinic. Get your treatment for \$500 - if not cured, get back \$1,000."

Doctor Digger Young, who was positive that this old geezer didn't know beans about medicine, thought this would be a great opportunity to get \$1,000, so he went to Dr. Geezer's clinic.

Dr. Young: "Dr. Geezer, I have lost all taste in my mouth. Can you please help me?"

Dr. Geezer: "Nurse, please bring medicine from box 22 and put 3 drops in Dr. Young's mouth."

Dr. Young: "Aaagh! This is gasoline!"

Dr. Geezer: "Congratulations! You've got your taste back. That will be \$500."

Dr. Young gets annoyed and goes back after a couple of days, figuring to recover his money.

Dr. Young: "I have lost my memory, I cannot remember anything."

continued support and service to this wonderful community. We will persevere together and get through this with a renewed sense of community and caring for one another.

Please do not hesitate to get in touch with me, for any reason!
– Kate Harris

Dr. Geezer: "Nurse, bring medicine from box 22 and put 3 drops in the patient's mouth."

Dr. Young: "Oh, no you don't -- that is gasoline!"

Dr. Geezer: "Congratulations! You've got your memory back. That will be \$500."

Dr. Young, having lost \$1000, leaves angrily and comes back after several more days.

Dr. Young: "My eyesight has become weak --- I can hardly see anything!"

Dr. Geezer: "I don't have any medicine for that, Here's your \$1000 back" (giving him a \$10 bill).

Dr. Young: "But this is only \$10!"

Dr. Geezer: "Congratulations! You got your vision back! That will be \$500."

Moral of story: Just because you're "young" doesn't mean that you can outsmart an "old geezer." Remember: Don't make old people mad. We don't like being old in the first place, so it doesn't take much to annoy us.

Google "Dr. Geezer" and you will find this joke on many websites. Origin not known.

CHAIR YOGA

Yoga is many things to many people: a practice, a discipline, an exercise program, a spiritual journey, a way to focus the mind to be present in the moment. However a person interprets it, it is definitely beneficial! Using a chair is a great way to do Yoga, especially for those of us who are "seniors" and also for

those who may be recovering from injury or illness. Most Yoga poses can be done on a chair, and a person's imagination can work magic in coming up with new ways to do poses that traditionally are done on the floor. So, I do hope you will take a look at the following video: [youtube.com/watch?v=IDYH5ud3zHo](https://www.youtube.com/watch?v=IDYH5ud3zHo) –

and give Yoga a try perhaps for the first time, or use it to help you begin to establish a routine for yourself, or add a new dimension to the Yoga practice you are doing already.

There are many chair yoga videos on YouTube if you want to see more options.

-- Namaste, Janice Crouse

TENT Website for Members (only)

who are logged in can do the following on our website.

Taos Elders has a [website](#) that has these purposes:

- Provide services to our Members with matched Volunteers
- Support social contact for our Members
- Announce Events and track Member attendance
- Advertise our organization and its services to the public
- Accept donations and payments

Our website home page currently provides some general information about the current COVID-19 pandemic. Just scroll down a bit.

Members who are logged in can do the following on our website:

- View the Member [Directory](#), with names and phone numbers of all TENT members
- Renew membership online
- [Request service](#) without calling the office
- See what Service Requests are outstanding for you
- Find [Events](#) that might be of interest
- See what Events you have registered for
- Participate in [Village Talk](#) forums and interest groups
- Check in and report how you are feeling
- Update your Profile: phone, address, emergency contacts. Add a photo and brief biography for others to see
- [Volunteer](#) to help TENT

If you are a TENT Member and have not logged in to our website, give us a call at 575/224-6335 and we will send you instructions. When you are logged in, these things will be different:

Members' Menu:

- The Members' menu will have access to the Member Directory
- A way for you to enter your own Service Requests, as well as see what services you have requested
- Access to Village Talk, an online forum for Members to discuss topics of interest

Profile

TENT Members can also see the events for which they have registered, but it is a bit harder to find. In the extreme upper right corner of the page — just to the right of the “Donate Now” — you will see an icon and a down-pointing triangle. Clicking on this triangle you get a menu.



“My Profile” shows your picture (if you have loaded one), a brief bio, and your contact information, as well as the opportunity to check in. By clicking on the [EDIT](#) button, you can change your own contact info, etc.

Helpful Village now has instructions for [How to set up your member profile](#).

“My Agenda” shows your registered events.

-- Jim Ludden

RESOURCES

Our Senator, Martin Heinrich, sends out a newsletter by email, “Resources for Seniors,” in which he details helpful information such as changes in the government’s Economic Impact Payments, support for family caregivers, senior nutrition program, etc. To subscribe: <https://www.heinrich.senate.gov/newsletter>

Other websites worth checking out:

<https://cv.nmhealth.org/about-covid-19/>

Provides locations of testing sites, a Coronavirus Hotline (1-855-600-3453), how to make a mask, and other information about COVID-19.

<http://www.nmaging.state.nm.us/aaa.aspx> New Mexico has four Area Agencies on Aging

(AAA's) and Taos is in Planning and Service Area (PSA) No. 2, which is located in Santa Fe.

Another helpful resource is the Enchanted Circle Mutual Aid Hub, formed by the Enchanted Circle Community Organizations Active in Disaster (EC-COAD) to identify the community's needs and help meet those needs. See <http://www.ecmutualaidhub.org/> for information.
-- Linda Thompson



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Please click [here](#) to make a charitable contribution so that TENT can help our elder community.

[TENT needs your help to help others.](#)

TENT

(Taos Elders and Neighbors Together)

Memberships Receiving Services

Individual

\$350/year or \$32/mo.

Household

\$450/year or \$40/mo.

3 Month Trial

\$150 or \$50/mo.

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