
DAYS OF GRACE



Project: Perfecting Grace - Life in Retirement (a new series)

I had the very good fortune of working with Ron Parker while a student at Pacific School of Religion during the 1980's. Ron was then the pastor of Trinity UMC, a congregation which always hired two PSR students as assistant ministers. Ron was a great pastor and a *really* good preacher from whom I learned a lot. I've always been grateful he was one of my mentors.

One of Ron's habits was to write a poem each week that appeared on the front of the bulletin. It related to the scripture and sermon in some way. They were very thoughtful poems and excellent writing. I kept a file full of them up until the time I retired and downsized.

So it wasn't too much of a surprise when I saw that Ron was posting a daily haiga on Facebook. A haiga is a combination of a haiku

poem and an image. The image is not a simple illustration of the haiku, rather the two are intended to enhance each other. Haiga was popularized by the Japanese poet, Basho, in the 16th century, when he combined his haiku with simple ink drawings. Ron combines haiku with his own photographs, both from the past and current work. He finds that taking a walk with camera in hand helps his practice of mindfulness.

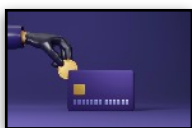
Ron began writing haiga during Covid after reading Basho's travel journal *Journey to the Far North*, containing haiku and drawings of a 9-month walking journey. In 2019 Ron and his wife, Ruth, retraced that trip, hiking on many of the trails that Basho followed.

Ron posts daily both on Facebook, where only his FB friends can see the haiga, and on Instagram, where anyone can take a look. He's posted more than 2000 daily haigas in slightly more than five years. Posting one each day is a kind of spiritual discipline and being so public with them keeps him motivated. No matter what's going on or how he feels, the daily haiga is written and posted.

If you'd like to take a look you can find him on Facebook (ron.parker507) or Instagram (ron.r707). You'll be glad you did!

- Pam Abbey

The above Haiga is taken from Ron's Instagram on October 5, 2024



NEW SERIES!
Scams & Frauds

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Showing Gratitude

November, because of Thanksgiving Day, has always reminded me of the importance of giving thanks to God and to others for the kindness they have shown me over the years. I remember growing up, my mother forced my brother and I to write thank you notes whenever we received a gift of any kind. At the time I wondered why do I have to do this. But, my mom would say, if someone went to the extent of sending you a gift, than it is the least you can do to write a thank you. And of course, when I had children of my own, I made them write thank you notes, too. And if they asked why, I told them the same thing my mom said. As an adult, I believe that was good practice and it instilled in us a sense of really being grateful for what others do for us. And I'm glad I was taught to do it when I was young!

I don't mean to offend anyone; but, some don't even say thank you, like it was expected to receive a gift or a kindness. Could it be that some people have real difficulty feeling a sense of gratitude? Do some find nothing to be grateful for, day in and day out? That is very sad! Before you go to bed at night, can you list the things you are thankful for that happened that day? There is much to be thankful for in our God-given lives. All that surrounds us in our lives, God has created. Even the technological and electronic things that we have taken for granted; God inspired someone to create them. But, more importantly, God gave YOU life when you were born! Sure your parents conceived you; but, God breathed life into you. You are not here by some random happening or by accident; God created you for a reason; and have given you a purpose for living; and God continues to be with you, even when you think God is not present! Isn't that something to be thankful for?!

Remember the Psalmist wrote in Psalm 139: "For it was you who formed my inward parts; you knit me together in my mother's womb. I praise you, for I am fearfully and wonderfully made. Wonderful are your works; that I know very well. My frame was not hidden from you . . . Your eyes beheld my unformed substance. In your book were written all the days that were formed for me, when none of them as yet existed." God knew you before you were born; and when our earthly lives end, we will go back home to God. That is surely something to be thankful for!

I'm not sure who will read this column; but, for those of you who are reading this, I want to say thank you for your word of care and kindness to me. I know that there are those who have mentored me when I was just starting out in the ministry, throughout my ministry, to the present day. I have received encouragement when challenges crossed my path; and for that I am most grateful! You will never know, we all will never know, how our words will bring joy to someone's life. We are to share God's love and care to all those we pass by in our lives.

Before I close this article, I would like to sincerely thank those who have volunteered to be on our RCA Board and are involved with its many ministries. Additionally, I would like to lift up Nancy Daley, our Executive Director who has been its faithful leader over the years. She keeps us in line and reminds us of the great purpose we have of helping retired clergy, spouses, and surviving spouses. This Thanksgiving, say a prayer of thanksgiving for all those in the RCA, past and present.

With gratitude and blessings,

Barbara Horikoshi Firebaugh



Photo by [Dex Ezekiel](#)
on [Unsplash](#)

MISSION AND JUSTICE WORK TRIP TO CAMP LODSTAR

A team of 8 RCA members have just returned from a successful 5-day mission trip to our Camp Lodestar, above Jackson in the Sierra Foothills. We continue to find it very satisfying to do hands-on mission work and would invite others to join us next year. Generally this has been following natural disasters, such as wildfires in Paradise or Middletown, or hurricanes in New Orleans. (A future project will probably be to Lahaina, Maui, to help rebuild there after their horrific wildfire destruction. Please join us for some recovery work in the land of Aloha!)

This year's team included Rod Lee, Bonnie McGraw, Gary Pope-Sears, Shirley Macemon, Don Roulsten, and, Judith Stone. Madi Elsea and Marty Murdock were the co-chairs. The tasks included lots of painting and staining of exposed wood surfaces, plus much cleaning and repairing. The camp was closed during Covid of course, and had also suffered from some local management issues for a time. Now under new leadership from Rob, the camp is booming with reservations and serving as a wonderful retreat facility for up to 165 campers at a time.

We were joined again by a team from the Endowment Board for 3 of the days, including Cory, Frank, Saram, David and Max. They did the more technical work of replacing flooring boards on the outdoor amphitheater and restoring the benches there. They also helped replace a section of roof beam at International House, where the rest of us had been working. Additionally, 3 more Endowment Board staff members, Jenny, Gwen and Melinda, drove up for the day and completed much painting and



staining. On that day there were actually a total of 16 of us busy working and producing lovely results!

We took turns providing worship each evening, and then continued with an impromptu sing along in typical Wesleyan fashion, accompanied by keyboard and two guitars. It's good to hang out and to sing with our long-

time colleagues.

We are grateful for financial support from the Endowment Board that makes this a very inexpensive mission trip in which to participate for RCA members. They even bought materials for all the projects. Thank you, thank you!

-Marty Murdock



Be a Light for Someone this Christmas

For every tribute donation made to The Endowment Board in the month of December, an ornament bearing a message crafted by the donor will be added to a tree on display in the lobby of The Endowment Board's headquarters in Stockton. A special acknowledgement will be sent to the person or family they designate, notifying them of the thoughtful contribution. The acknowledgement letter also includes a photo of the ornament for the recipient to enjoy. It's the perfect way to bring light and love to someone special, while also meeting your year-end philanthropic goals. Letters will be sent around Thanksgiving, so keep your eyes and hearts open! The 2023 Tree of Light raised over \$13,000 for our retired clergy and their spouses.

Mail your check to: The Conference Claimants Endowment Board, 1341 W. Robinhood Dr. Suite A, Stockton, CA 95207.

Donate Online: <https://endowbd.app.neoncrm.com/np/clients/endowbd/donation.jsp>

Questions: Call Jenny at 209-472-7288

Donation Receipts

Treasurer Alice Oberg and Executive Director Nancy Daley are working diligently to create automated systems, streamline reports, and generally get a better handle on the funds coming in (in particular) and those going out.

As part of that effort, we will be sending out 2024 receipts in January of 2025 for the entirety of the year. Beginning in 2025, these receipts will be sent quarterly.

You can help us make sure this information gets to you by including your full address AND email with all donations.

Receipts will be sent via email in order to save on postage. If you absolutely need a hard copy mailed to you, please let Nancy know (nancydaley@ca-nv-rca.org or at 916-539-4249) and one will be mailed via USPS.



Spring Fling

Due to declining attendance, the RCA Board of Directors has decided to suspend the Spring Fling for at least 2025. The Board will be re-evaluating how to have an event for all.

For the time being, we encourage you to meet in smaller groups in your area.

If you wish to arrange for such an event, contact Nancy (nancydaley@ca-nv-rca.org) for assistance. She can help with arranging a space and inviting those in your area!

Days of Grace

PUBLISHING CHANGE!

Due to a variety of factors, the Board of Directors has decided to publish Days of Grace ONCE PER QUARTER.

What this means for you:

Days of Grace will be a bit longer, but hopefully with more interesting content! Current format is generally twelve pages long. Two of those pages are birthdays and anniversaries. One of those pages is the mailing information. And often there is at least one form for your use. All things necessary, but also.... meh.

We have received content from various contributors that is sometimes too long for a "normal" issue of Days of Grace. We WANT to publish articles and poetry and photos from all of you! So less frequent, but with more "meat" as it were.

The new schedule:

February (deadline is January 15)

May (deadline is April 15) This will have all the news you need for ACS as well.

August (deadline July 15)

November (deadline October 15)



NOVEMBER

THOM ABRAHAMSON
DEBBIE ARJONA
BILLYE AUSTIN
DONALD BALDWIN
BILL BALLAGH
MARY BECK
GAYE BENSON
MYRNA BERNADEL-HUEY
RACHEL BERRY
GENE BOUTILIER
BETTINA BROWN
HAZEL BUCKNER
DON BURKHART
LISA CARTER-NORDLANDER
AMELIA CHUA
DICK CORSON
PAM COY-ARMANTROUT
JIM CRAWFORD
JIM CURRENT
STACI CURRENT
STEVE DRAUCKER
KATHRYN DUNNING
ALEXIS EASTON
JANICE EMERSON
MARILYN ERICKSEN
DOUG FITCH
ART GAFKE
JUDSON GEARS
LARRY GEORGE
LIN GOODYEAR
SHIM HABTE
HEATHER HAMMER
NEAL HARRELL
MELINDA HILL
MARTHA HOEFNER
JAN HOUGLAND
KAY HUTCHINSON
BISHOP BILL HUTCHINSON
STEVE JOHNSON
EILEEN JOHNSON
DOUGLAS JOHNSON
SU-KYONG KIM

HEE-SOO KIM
VERONICA KIMBLE
MO-CHI LAM
EILEEN LINDSAY
ODETTE LOCKWOOD-
STEWART
LINDA LOESSBERG-ZAHL
JIM LUTHER
DIANNE LYNN
ED MARTIN
KAREN McCLINTOCK
MARTHA McCORKELL
FAYE McCOY
JIM MISHLER
NORM MOWERY
MARGARET OROPEZA
BETTY PAGETT
RUTH PARKER
MARK PARSONS
JIM PATTERSON
JOHN PAVONI
GARY POPE-SEARS
GARY PUTNAM
SCHUYLER RHODES
BETSY SCHWARZENTRAUB
DANTE SIMON
JERRY STRAKS
VERNA TAM
ROSEMARIE TIAPULA
KAY WATTERS-JULSING
STEPHEN YALE
FRANK YANG

DECEMBER

LILLIAN BAKER-HOLLEMAN
TINA BALLAGH
MARILYN BASTEAR
SHANNON BLACK
JOYCE BRACKNEY
JOSEPH BROWNRIGG
MARGARET BRUCE
PATRICIA BRUCE
LANCE CHOY



STELLA CORDES
CHUCK CORDES
ERIC DALE
SHARON DELGADO
GUARI DELGADO
ANNE DILENSCHNEIDER
PAUL DIRDAK
CAROLYN DOWDY
CLIFFORD DROKE
SANDRA EXELBY
DON FADO
ANGELI FITCH
BETTY GEARS
ALICE ANN GLENN
NOBUAKI HANAOKA
PAUL HARKNESS
DOREEN HART-HINSHAW
LEE HAYWARD
DONNA HOUGLAND
DANNY HUANG
NOBU IMAIZUMI
LINDA KELLY
HENRY KIM
PETER KIM
CHRISTOPHER KLEIN
JEFFREY KUAN
NANCY LANDAUER

PAT LEAMY
KIM LESLIE
LILIA LOPEZ-RAHMAN
WINNIE McILVENNA
MAGGIE McNAUGHT
LEE MORRISON
ALICE OBERG
ANTHONY OROPEZA

ANDREW PARK
RONALD PARKER
GINNIE PEARSON
ADRIAN PELL
GAYLE PICKRELL
DIANE PINNEY
MARY PRANCE
LINDA PRENDERGAST

DON ROULSTEN
BETH STIDHAM
WANG THAO
CAROL UBALDE
TED VIRTS
LOC VO
CAROL WALKER
SHARON WATSON



NOVEMBER

THOM & DEBBIE ABRAHAMSON
GEORGE & LOUISE CARTER
TOM & EVELYN COTA
OSCAR & INITA ESCAMILLA
BECKY GOODWIN & PAUL COLBERT
PAUL & LANA HARKNESS
LIZABETH & CHRISTOPHER KLEIN
JIM LUTHER & DAWN HORDER
JAY PIERCE & JOSEPH JACOBS
STEVE & KELLEY PUDINSKI
FLOYD QUENZER & DONNA HOUGLAND
RICHARD & DIANE TAYLOR
SAMUEL & SOLINNA VORN
MICHAEL & SUZANNE YOSHII

DECEMBER

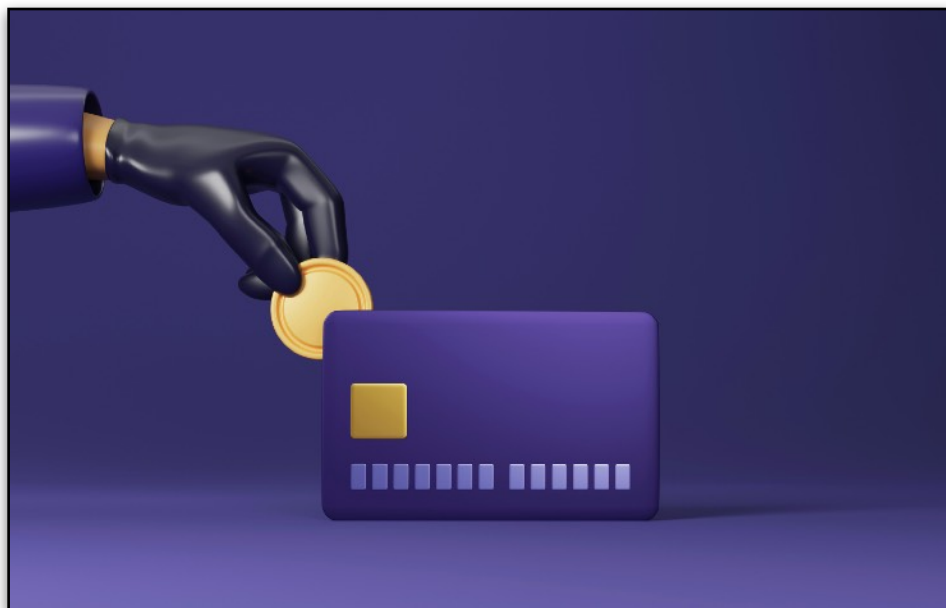
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JIM & CELINDA CURRENT
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LILIA LOPEZ-RAHMAN & MATI RAHMAN
DAVID & CEDAR MOSS
AURA-LILA & OSCAR OCHOA
JIM & NANCY PATTERSON
TED & HARRIET PECOT
NANCY PHARIS-CURIE & DENNIS CURIE
MACK & NANCY PHILLIPS
MONIQUE-CHERI PIERRE & ERIC DALE
BETTY & BOB WEISER
CHUCKUA & POYEE YANG

Frauds and Scams - An ongoing conversation

RCA will be publishing a series of articles to keep you aware of the frauds and scams out there. Please include your friends and relatives in this conversation as well!

Don't be a Victim - Cyber Security, Identity Theft, and Impersonation Scams Courtesy of the Conference Claimants Endowment Board

In our fast-paced, digital world, cyber security breaches and identity theft are becoming more and more prevalent. We are faced with these challenges both at work and at home, and we understand the fallout can be taxing both emotionally and financially. According to Norton LifeLock, there is a victim of identity theft in the U.S. every 3 seconds. In 2022, over \$29 billion was stolen by identity thieves, and more than 63 million Americans have been affected by identity theft. How can you do your best not to become a statistic? The California Attorney General's office has a ten tips: 1) Protect your social security number 2) Don't fall for over-the-phone and email scams 3) Use different passwords for all of your accounts 4) Don't overshare if you use social media 5) Shield your computer and smartphone by ensuring your firewall, virus, and spyware protection software are regularly updated 6) Only enter personal information on secure web pages with "https" in the address bar and a padlock symbol at the bottom of the browser window 7) Check your credit card bills and bank statements immediately upon receipt 8) Stop pre-approved credit card offers 9) Monitor your credit history and 10) Don't be afraid to ask questions when a business or agency asks for your personal information. While no one is 100% safe, keeping these tips in the back of your mind will significantly reduce your chances of becoming a victim of identity theft.



The Top 5 Financial Scams Targeting Older Adults

Courtesy of the National Council on Aging

Key Takeaways

- Scams targeting older adults are on the rise. In 2022, there were 88,262 complaints of fraud resulting in \$3.1 billion in losses from people age 60+.
- The most common financial scams targeting older people include government impersonation scams, sweepstakes scams, and robocall scams.
- Financial crimes against older adults can be devastating, often leaving people with no way to recoup their losses. Learn how to identify and stop the top 5 financial scams targeting seniors.

The five scams outlined below made up more than 65% of these complaints.

1. Government impersonation scams

In government impersonation scams (also known as government imposter scams), scammers call unsuspecting older adults and pretend to be from the Internal Revenue Service (IRS), Social Security Administration, or Medicare. They may say the person has unpaid taxes and threaten arrest or deportation if they don't pay up immediately. Or they may say Social Security or Medicare benefits will be cut off if the person doesn't provide personal identifying information. This information can then be used to commit identity theft. According to the IC3, people age 60 and older lost more than \$724 million to government impersonation scams and tech support scams originating from call centers in 2022. This is more losses than all the other age groups combined.

Government imposters may demand specific forms of payment, such as a prepaid debit card, cash, or wire transfer. Using special technology, they often "spoof" the actual phone number of a government agency or call from the same ZIP code (202 for Washington, D.C., for example). This can trick some people into thinking the caller is from a valid source.

2. Sweepstakes and Lottery scams

The sweepstakes scam is one many people are familiar with. Here, scammers call an older adult to tell them they've won a lottery or prize of some kind. If they want to claim their

winnings, the older adult must send money, cash, or gift cards up front—sometimes thousands of dollars' worth—to cover supposed taxes and processing fees. Scammers may impersonate well-known sweepstakes organizations (like Publishers Clearing House) to build trust among their targets. Of course, no prize is ever delivered. Sometimes, fraudsters are able to convince the older adult to send even more money by telling them their winnings will arrive soon. Many continue to call people for months and even years after defrauding them out of an initial sum of money.

3. Robocalls and phone scams

One common robocall is the "Can you hear me?" call. When the older person says "yes," the scammer records their voice and hangs up.

Robocalls take advantage of sophisticated, automated phone technology to dial large numbers of households from anywhere in the world. While there are legal uses for this technology, robocalls can also be used to carry out a variety of scams on trusting older adults who answer the phone. Some robocalls may claim that a warranty is expiring on the person's car or electronic device, and payment is needed to renew it. Like with government impersonation calls, scammers often spoof the number from which they're

calling to make it appear as if the call is from a reputed organization.

One common robocall is the “Can you hear me?” call. When the older person says “yes,” the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards.

Yet another popular phone scam is the “impending lawsuit” scam. In this case, someone receives an urgent, frightening call from someone claiming to be from a government or law enforcement agency (like the police). They are told if they don't pay a fine by a certain deadline, they will be sued or arrested for some made-up offense.

4. Computer tech support scams

Technical support scams prey on older people's lack of knowledge about computers and cybersecurity. A pop-up message or blank screen usually appears on a computer or phone, telling the user their device is damaged and needs fixing. When they call the support number for help, the scammer may either request remote access to the older person's computer and/or demand they pay a fee to have it repaired.

“Tech support fraud is increasingly common and targets some of the most vulnerable individuals. Above all, remember that whether it's a phone call or a website, legitimate tech support won't ever proactively seek you out to fix an issue,” said Emma McGowan, a privacy and Security expert at Avast.

Behind the numbers are real people who have endured devastating losses at the hands of cybercriminals. In 2021, a man from Illinois lost his life savings to scammers pretending to be an employee of a known antivirus company. Under the guise of giving the man a refund for unused software, these scam artists gained remote access to his

bank account and home equity line of credit. They ultimately made away with nearly \$200,000—money that was never recovered. If you're wondering how to avoid tech support scams, there are a number of things you can do. Learn how to protect yourself and if you suspect you've been defrauded, <https://www.ncoa.org/article/protecting-yourself-against-tech-support-scams>

5. The grandparent scam

The grandparent scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts. Scammers call a would-be grandparent and say something along the lines of: “Hi, Grandma, do you know who this is?” When the unaware grandparent guesses the name of the grandchild the scammer most sounds like, the scammer is able to instantly secure their trust. The fake grandchild then asks for money to solve some urgent financial problem (such as overdue rent, car repairs, or jail bond). They may beg the grandparent not to tell anyone. Since fraudsters often ask to be paid via gift cards or money transfer, which don't always require identification to collect, the older adult may have no way of ever recovering their money.

In other versions of this scam, the caller claims to be an arresting police officer, doctor, or lawyer trying to help the grandchild. They then use high-pressure tactics that play on the emotions of the person they've called to get them to send cash as quickly as possible. There are even reports of scammers showing up at older adults' homes, posing as a “courier” to pick up the money.

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UPCOMING EVENTS

Annual Conference Session

June 27-30, 2025

> Sacramento Convention
Center

Annual Luncheon

June 27, 2025

>TBA