

DAYS OF GRACE

SAY SAFE

**WATCH OUT FOR
SCAMS**

COURTESY OF THE CCEB

NORTON LIFELOCK

COME AS YOU ARE

IT'S THE HATE THAT'S THE SIN

-NANCY DALEY

CONTEXT: A baby believer who proclaims himself born again asked how a preacher could call someone a "Child of God" when the unhoused person this preacher was ministering to, had not "accepted Jesus Christ as their Lord and Savior"...to paraphrase.

This was my response: (and what I believe on that topic)

I understand you are coming from a faith tradition that you understand requires you to do certain steps to become a Christian and enter the kingdom of heaven.

However, others of us believe that when God created humans he created all of them. I go no further than Genesis 1:27 (and I'll use the KJV because so many think it is the only valid version even though it is the version that King James created to keep his power...but I digress) "So God created man in his own image, in the image of God created he him; male and female created he them." If you'll note, there is neither exception nor gendering of God. God, in this verse, is both male and female. The International Standard Version makes that even more plain: So God created mankind in his own image; in his own image God created them; he created them male and female. But what about John 14:6? you say. Excellent question. But no one verse exists in a vacuum. The entire chapter speaks of Jesus as being part of God and God is a part of him. Because if you keep reading...John 14-7 If you really know me, you will know my Father as well. From now on, you do know him and have seen him." This chapter isn't talking about a prescription into heaven, but rather how do the disciples know that they are seeing God. The Son is telling them, they have. And that the words the Son speaks are the words of God. So follow the Son and you follow God.

Further along, he sets up the idea that the Son will go away, but will return. No doubt the disciples

believe this to be a physical going away as on a trip, but we know (in the beauty of hindsight) he means he will die and come again.

In the next chapter we get John 15:13 that gives us the command to love one another as Christ has loved us. And then John 15:17 This is my command: Love each other.

This then leads directly into John 15:18-23 where on first reading it sounds like those who hate Christ are condemned. But if you read it IN CONTEXT, it's saying that followers will be hated for following the commandment of John 15:17. Loving each other is the REASON for the hate. In Christ's time, loving "the other" simply for being was radical. It was dangerous. (what if they were an enemy!?) And if you did so, you were violating the societal norms of the time. (I'd say one still is violating the societal norms if you love others without reservation or condition)

It's the HATE that is the sin. It is the HATE that separates us from God. It isn't that Jesus is the key holder... it is that he has made it clear the way to God, to heaven if you wish. It is available to anyone who loves the children of God without condition. When you FAIL to do that, you have failed to learn the teachings of Christ and your sin of hate will keep you separate.

It will not rely solely on baptism. It will not solely rely on belief. It will not solely rely on what pew in which building you are on Sundays.

You simply have to follow the commandment, spoken by Jesus, but are the words of God... Love one another.

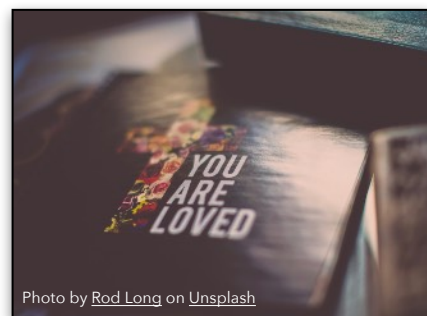


Photo by Rod Long on Unsplash

Mission and Justice Committee

The Ministry Before Us

-Hubert Ivery

"All this is from God who reconciled us to himself through Christ and gave us the ministry of reconciliation... We are therefore Christ's ambassadors, as though God were making his appeal through us" (2 Cor. 5:18,20).

It is now January, the post-election and pre-inauguration. Many of us are wondering where we go from here.

For many of us, one of the most essential elements of our faith is Jesus' aspiration for the Kingdom of God. In contemporary parlance, what that means for those who follow in Jesus' footsteps is that we have a vision for a loving, just, and inclusive society.

Clearly, we did not take steps in this direction, which leaves us to contemplate our next steps.

In December, I had an opportunity to attend a conference in Detroit, Michigan, on Race and Power. During the conference, several topics were

discussed, including racism, workers' rights, White Christian Nationalism, and immigration. One of the keynote speakers was Dr. John Powell, director of the Othering and Belonging Institute.

I look forward to sharing some of my takeaways from this event so we can consider how we might consider the ministry before us and move forward.

Upcoming.....

- Betty Pagett

We continue to support Michael Yoshii in his work with the West Bank village of Wadi Fouquin. He is there on a visit. and we will schedule a zoom report when he returns.

We continue to envision our next work project, including opportunities in Maui and San Diego. If you would like to be on the interest list, email bettypagett@gmail.com



*6 Listen to what the Lord says:
"Stand up, plead my case before the mountains; let the hills hear what you have to say.*

*2 "Hear, you mountains, the Lord's accusation; listen, you everlasting foundations of the earth.
For the Lord has a case against his people; he is lodging a charge against Israel.*

*3 "My people, what have I done to you?
How have I burdened you? Answer me.*

*4 I brought you up out of Egypt and redeemed you from the land of slavery.
I sent Moses to lead you, also Aaron and Miriam.*

*5 My people, remember what Balak king of Moab plotted and what Balaam son of Beor answered. Remember your journey from Shittim to Gilgal,
that you may know the righteous acts of the Lord."*

*6 With what shall I come before the Lord and bow down before the exalted God?
Shall I come before him with burnt offerings, with calves a year old?*

*7 Will the Lord be pleased with thousands of rams, with ten thousand rivers of olive oil?
Shall I offer my firstborn for my transgression,
the fruit of my body for the sin of my soul?*

*8 He has shown you, O mortal, what is good.
And what does the Lord require of you?
To act justly and to love mercy
and to walk humbly with your God.*

Don't Get Scammed! Be Aware!

There are several different types of scams that are used to target everyone, but some are targeted especially to older people. Being aware these exist is the first step in staying safe.

Romance Scams

As more people turn to online dating, con artists are seizing the opportunity. Romance scammers create elaborate fake profiles, often on social media, and exploit older adults' loneliness to get money. In some cases, these scammers may be (or pretend to be) overseas. They may request money to pay for visas, medical emergencies, and travel expenses to come visit the U.S. Since they tend to drag on for a long time, romance scams (also called sweetheart scams) can bilk an older person out of substantial funds. The FTC found that 2022 alone, nearly 70,000 people reported a romance scam, with reported losses reaching \$1.3 billion.³ Get tips for avoiding sweetheart scams: <https://www.ncoa.org/article/sweetheart-scams-how-to-avoid-being-a-victim>

Business Imposter Scams

The FTC has found this type of scam takes a heavy financial toll on consumers age 60 and older.⁴ Imposter scammers pretend to be

FOREWARNED IS....

FOREARMED

from a business or a charity. As described on USA.gov, business imposters "want you to trust them so they can steal your personal information and money." Like government imposter scammers, business imposter scammers can use caller ID to trick someone into thinking they are getting an official business call. These fraudsters will try to convince someone to send money or a gift card or share personal information.

Investment Scams

This type of scam involves the illegal or alleged sale of financial instruments that typically offer low risk and guaranteed returns. The

use of cryptocurrency (digital assets, such as Bitcoin) is common in investment scams.

Cryptocurrency investment fraud losses rose from \$907 million in 2021 to \$2.57 billion in 2022—a massive increase of 183%.¹

Medicare and Health Insurance Scams

Every U.S. citizen or permanent resident over age 65 qualifies for Medicare, making the program a prime tool for fraud. In Medicare scams, con artists may pose as a Medicare representative to get older adults to share their personal information. Scammers might also provide bogus services for older people at makeshift mobile clinics, then bill Medicare and pocket the money. Medicare scams often follow the latest trends in medical research, such as genetic testing.

Internet and Email Fraud

The slower rate of technology adoption among some older people makes them easier targets for internet and email scams. Pop-up browser windows that look like anti-virus software can fool users into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that

exposes information on the user's computer to scammers. Their unfamiliarity with the less visible aspects of browsing the web (firewalls and built-in virus protection, for example) makes older adults especially vulnerable to such traps.

Phishing emails and text messages may appear to be from a well-known bank, credit card company, or online store. They request an older adult's personal data, such as a log-in or Social Security number, to verify that person's account, or they ask the older adult to update their credit card info. Then, they use that information to steal money or more personal information. Find out how to protect yourself against phishing scams:



YOU THINK YOU'VE
BEEN SCAMMED:

**WHAT
TO DO?**



<https://www.ncoa.org/article/how-to-prevent-phishing-scams-a-guide-for-seniors>

Scams are specially designed to catch us off guard, and they can happen to anyone. There's *nothing* to be ashamed of if you think it's happened to you. Keep handy the phone numbers of resources that can help, including the local police, your bank (if money has been taken from your accounts), and Adult Protective Services: <https://eldercare.acl.gov/Public/Index.aspx>

"It's a heartbreaking fact that scams have wiped out people's retirement savings," said Lois Greisman, Associate Director, Division of Marketing Practices at the FTC. "If a business, government agency, or even a grandchild in need contacts you, it's critical to check who you're really dealing with."

Never panic or react quickly. Contact them at a number you know is real to verify."

To obtain the contact information for Adult Protective Services in your area, call the Eldercare Locator, a government sponsored national resource line, at: 1-800-677-1116, or visit their website.

You can also report scams online to the FTC at: <https://reportfraud.ftc.gov/?orgcode=NCOA> Sharing your experience can help prevent it from happening to someone else.

Sources

1. Federal Bureau of Investigation. Internet Crime Report 2022. Found on the internet at https://www.ic3.gov/Media/PDF/AnnualReport/2022_IC3Report.pdf
2. U.S. Senate Special Committee on Aging. Top 5 Scams Targeting Our Nation's Seniors Since 2015. 2021. Found on the internet at <https://www.aging.senate.gov/imo/media/doc/Fraud%20Book%202021.pdf>
3. Federal Trade Commission Consumer Protection Data Spotlight. Romance scammers' favorite lies exposed. February 9, 2023. Found on the internet at <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2023/02/romance-scammers-favorite-lies-exposed>
4. Federal Trade Commission. Age and Fraud. Found on the internet at <https://public.tableau.com/app/profile/federal.trade.commission/viz/AgeandFraud/Infographic>

Endowment Board

Happy New Year from The Endowment Board! As we kick-off the first quarter of 2025, we want to announce a brand new, optional perk available to you (the retired clergy and spouses of the California-Nevada Conference) - Norton LifeLock identity and cyber theft protection. According to Norton LifeLock, there is a victim of identity theft in the U.S. every 3 seconds and more than 63 million Americans (mostly age 60+) have been affected by identity theft. With these statistics in mind, The Endowment Board is dedicated to our mission of supporting the retired clergy and spouses and will be offering complimentary Norton LifeLock protection against identity and cyber theft.

If you are interested in enrolling in this optional benefit, the address below will take you directly to our dedicated CA-NV enrollment portal. The process takes approximately 5 minutes, and your benefit will be active the first of the following month (2/1 if completed before January 31st, 2025). Type this into your internet browser: <http://theendowmentboardretirees.norton-benefits.com>

If you would like to learn more about the benefits of Norton LifeLock coverage prior to enrolling, Norton LifeLock will be hosting a series of informational webinars. The first webinar will take place on Thursday, January 23rd at 1pm PST. You can log into the webinar with this address: <https://gendigital.zoom.us/j/93774219426?pwd=NIX6098eL1zsmjdgaSx4ahcnsL3HA.1> A recording will be available if you are unable to attend during the scheduled event.

If you have any questions or need help with enrollment, please call Jenny Copello or Gwen Dunham at 209-472-7288 or email Jenny@endowbd.org.



Birthdays and Anniversaries

(extra month this time, but going forward there will be three each publication)

Birthdays

January

RUTH BALL
RICHARD BASTEAR
IONE BERGER
MARK BOLLWINKEL
THOMAS BRACKNEY
PAT CLARK
DON CUNNINGHAM
NORM DALEY
NANCY DANSON
KAREN DARLING
KAREN DARLING
DON DeNOON
ANITA DUTT
LOIS EDDE
INITA ESCAMILLA
ANGELO FAZIO
MARGARET FONG
ROCHELLE FRAZIER
FRANK GOMEZ
ALPHA GOTO
HAE SOON HAN
VERN HILL JR.
CAROL IMAIZUMI
BILL JEFFERIES
DIANE JOHNSON
BILL JOHNSON
OK-WHAN KIM
YOUNG SOOK KIM
CONNIE KIMBALL
ROSEMARY KIMBER
JoANN LAWSON
CAROL LAYTON
JINSIK LEE
JULIA MAJOR

MARGE MARTIN
DOUG McCOY
SHEENA McKENDRICK
VINCENT MIXIE
CEDAR MOSS
JANET MUELLER
NEAL NEUENBURG
JEFF NORDLANDER
OSCAR OCHOA
HANKYU PARK
HARRIET PECOT
MONIQUE-CHERI PIERRE
KIM RISEDORPH
LORI SAWDON
KEN SCHWARZENTRAUB
MICK SMITH
MARY SPENCE
ROGER SPENCE
PATRICIA SPOONER-WALTHER
RICHARD STINSON
CINDY STORRS
RICHARD TAYLOR
DOLORES WAGER
MARY LOU WHITE
DAVID WOLF
RUTH MARIE WOLF

February

SUE ANGOVE
CHARLES ANKER
ADRIONNE BEASLEY
BILL BECK
GREG BERGQUIST
LAUREL BLANEY
BONNIE BOLLWINKEL
CRAIG BROWN
CARIETA CAIN-GRIZZELL
SAMUT CHHENG SREY

ESTAN CUETO
LOIS EDWARDS
MADI ELSEA
BARBARA ERNST
TEVITA FANAIIKA
MINERVA FONG
GINGER FOSTER
CLIFF GASSOWAY
MARTIN GRIZZELL
AYAKO HANAOKA
LINDA HOLBROOK
LYNDA JAMIESON
SUSAN KEMPER
COLIN KERR-CARPENTER
GUSSIE KIDD
DALE KURUHARA
GEORGE LAYTON
STEVE LUNDIN
STEVEN MC COLLOM
JOHN McCORKELL
TANA McDONALD
SHAN McSPADDEN
JACQUIE MEADOWS
ROSENDA MIZUNO
ROGER MORIMOTO
DAVID PARK
WENDY POMEROY
REV FLOYD QUENZER
MATI RAHMAN
KATHLEEN SMITH
KIEN SREY
B.J. STILES
DANTE TANGONAN
RICHARD THOMPSON
SHEILA VAUGHN
NORA YAMASHIRO

March

DEBBIE ABRAHAMSON
GAYLE BASTEN
JEANIE BEHREND
DAVE BENNETT
NANCY BOWMAN
BOB BUCKNER
SARA CARTER
JOHN DAVENPORT
GAIL EATOUGH-SMITH
PED ESTOLAS
DENIS EUCALYPTUS
PAUL EXTRUM-FERNANDEZ
SAMUEL FABILA
DONNA FADO IVERY
JOHN FIREBAUGH
MIKE FRIEDRICH
JOHN FUJIMORI
PAUL HENSHAW
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MABEL KAZATO
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PHILIP KIM
LIZABETH KLEIN
LEA LOUMOLI
LORRAINE McNEAL
PETE NELSON
DAN NEUMANN
MARJORIE PATZER
NORMA JEAN POWELL
LYNN RHODES
KRIS SACHEN
DAVE SCHLAGER
GERRY SCHLINTZ
LINDA SCHNIEPP
ALTA SCOTT
CHRISTINE SHIBER
NAM HEE SONG
JOHN SUBLETT
JOHN SUBLETT

OLIVE TANGONAN
MAGGIE TAYLOR
DELORES TIBBS
DONNA VAN MAANEN
JOAN WHEELER-ASH
POYEE YANG
SUZANNE YOSHII

April

ELLIOT BERNADEL-HUEY
JUDITH BITHER
BOB BLANEY
NIDE BOUCK
ARLAINE BRYANT
JOHN CHAMBERLIN
JOHN CHAMBERLIN
GRACE CHEONG
BOB CHICOU
NADINE DeWITT
GREGORY FLOYD
KATHY FOX
KATE JOHNSON
HOPE KAWASHIMA
HONG KI KIM
MAILE KOLOTO
KATHY LA POINT-COLLUP
CAROL LEAMY
FRANCES LEIBERT
KARLA LUNDIN
JON MARCUS
BARBARA MARK
MACY McCALLISTER
MARLEBA McCORD
JAMES McCRAY
JOHN McLAUGHLIN
KATHI McSHANE
ELVIRA MENDIOLA
JAN MISHLER
KERRY MIXIE
DAVID MOSS
LINDA MOWERY
MARTY MURDOCK
DOUGLAS NORRIS
PAMELA ODO-GOTO

KATHY PARSONS
KAY PRITCHARD-WARD
DAVID RABENAU
ARDYS SANDELL
DAVID SCHILLING
DAVID SCHLESINGER
KLARA SCOTT
SIOSIFA SETOKI
DOROTHY STRAKS
BUD TILLINGHAST JR.
CHRIS TURGEON
GARRET WALTHER
ROSE WHITE
HERB WHITE
ARLENE WILLIAMSON
MARGARET YOUNG



Anniversaries

January

TINA & BILL BALLAGH
NOBUAKI & AYAKO HANAOKA
KIEN SREY & SAMUT CHHENG
SREY
STEVEN THOMPSON & KAREN
PETERSON
CLYDE & SHEILA VAUGHN

February

RICHARD & MARILYN BASTEAR
BOB & CHERYL COLLINS
SAMUEL & CAROLINA FABILA
JERRY & KATHY FOX
DANNY & PEGGY HUANG
HEE-SOO & MIKYUNG KANG KIM
PAT & CAROL LEAMY
SHIRLEY MACEMON & JON
MARCUS
JANETTE & JUAN SAAVEDRA

JUAN & JANETTE SAAVEDRA
STANLEY & NANCY SIMPSON
TONY & CAROL UBALDE

March

DAVID & SHERRY ATKINS
MARY ELYN BAHLERT & JEFF
KUNKEL
TOM & CAROLYN BUTLER
PAUL & VIRGIE CABOTAJE
ANNE & LANCE CHOY
JIM CRAWFORD & DIVINA
CUNLTA
KATHRYN & ROB DUNNING
SUSAN & STAN GARMENT
VICKIE & JIM HEALY
JEFF KUNKEL & MARY ELYN
BAHLERT
LEA & MELE LOUMOLI
JOE & JULIA MAJOR
DOUG & EDIE McCOY
JIM & JAN MISHLER
LARRY PATTEN & JEANIE
BEHREND
GARY & SYBELLA POPE-SEARS

CHUNG-MYUNG & NAM HEE
SONG
BUD & KATHLEEN TILLINGHAST

April

BOB & LAUREL BLANEY
LISA CARTER-NORDLANDER &
JEFF NORDLANDE
GAIL CHIEW & JASON ONG
RON & SUSAN DUNN
MIKE FRIEDRICH & LEE MARRS
ALAN JONES & LINDA PICKENS-
JONES
ERNEST & CELIA KAN
PETER & JASMINE LAU
CAROL & GEORGE LAYTON
MICHAEL & DOLLY LOVE
ANDREW PARK & SUN OK MYONG
MARK & KATHY PARSONS
LINDA & BOB PRENDERGAST
ROGER & MARY SPENCE
WILL & JUDY TRAVELSTEAD



CHANGE OF ADDRESS?

CHANGE OF PHONE?

CHANGE OF EMAIL?

Help us keep in touch by making sure we are updated when you have a change in your contact information.

The RCA is endeavoring to create more engaging programming and outreach. We rely on all of these data points to reach out to you for both important information (like events surrounding Annual Conference

Session or upcoming events) as well as outreach like our card ministry or gatherings in different areas.

When you move, if you drop a landline in favor of your cell phone, if you change your email address.... please either send an email to Nancy Daley (nancydaley@ca-nv-rca.org) or drop a note in the mail to RCA, 9328 Elk Grove Blvd. #141, Elk Grove, CA 95624.

If you no longer use email, please drop us a note to that effect. We will make sure the important things come to you by postal mail.

There are some we have "lost" and have yet been able to find updated information. We don't want that to happen! Don't let it happen to you! If you, or perhaps whomever is helping care for you, need assistance, feel free to call Nancy at 916-539-4249, Monday-Friday, 9am-5pm. Leave a message if necessary and your call will be returned.





Enclosed is my/our check in the amount of \$_____ Please designate as follows:

\$_____ Donation Level **July 1, 2024 - June 30, 2025**

Individual Couple

BASIC, SUPPORTING, SUSTAINING, SPONSOR, LIFETIME (circle level please)

Additional Donation to Support Designated Programs

\$_____ Seminary Student Scholarship Fund Donation

\$_____ Health Care Subsidy Fund Donation

\$_____ Other - *Please specify:* _____

My/our *additional* special gift is: In Memory Of: _____

In Honor Of: _____

Member Information: (please fill this out so we can keep accurate records)

Name(s): _____

Address: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Make check out to:

RCA

Mail check and form to:

RCA * 9328 Elk Grove Blvd. #105-141 * Elk Grove, CA * 95624

Donation Levels

LEVEL	INDIVIDUAL	COUPLE	BENEFIT
BASIC: <i>Sing all... Sing lustily and with good courage</i>	\$25	\$40	
SUPPORTING: <i>Scripture, Tradition, Reason, and Experience</i>	\$60	\$75	25% discount ACS Luncheon
SUSTAINING: <i>Give all you can... In all ways you can</i>	\$100	\$150	50% discount ACS Luncheon
SPONSOR: <i>Hearts Strangely Warmed</i>	\$250	\$350	ACS Luncheon Included for Current Year
LIFETIME: <i>Going on to Perfection</i>	\$1000	\$1500	ACS Luncheon for Life

California-Nevada Annual Conference of the
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Retired Clergy Association
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Find us on Facebook! <https://www.facebook.com/groups/RetiredClergyAssociation>

UPCOMING EVENTS

Annual Conference Session

June 27-30, 2025

> Sacramento Convention
Center

Annual Luncheon

June 27, 2025

>TBA