



Welcome to the latest edition of eNEWS - the PMEA Retired Member Network... an informal alliance and forum for interconnecting retired and retiring music educators, sharing their ideas, stories, successes, news, and views. Thanks for staying involved!

Superbowl jokes!

https://upjoke.com/super-bowl-jokes

A man is attending the Super Bowl, when he notices an empty seat. Thinking this to be strange, the man asks the person sitting next to the empty seat if he knows who sits there. The guy replies: "Well, I bought two tickets, one for my wife, but she passed away." So, the man asks: "Couldn't you have brought someone else?" "They're all at the funeral."



We will never see Super Bowl LIVE! "E" is not a Roman Numeral.

I was watching the Super Bowl at my friend's house when my real estate agent called me...Told me some of my property had burned down. In both cases, Mahomes' on fire.

A guy took his girlfriend to the Super Bowl game (her first football game). They had great seats right behind their team's bench. After the game, he asked her how she liked it. "Oh, I really liked it!" she replied, "especially the tight pants and all the big muscles. But I couldn't understand why they were killing each other over 25 cents." Dumbfounded, her boyfriend asked, "What do you mean?" "Well, they flipped a coin, one team got it, and then for the rest of the game, all they kept screaming was... 'Get the quarter back! Get the quarter back!' I'm like..... 'Helloooooooooo! It's only 25 cents!' "

So, there's the Super Bowl. After that, there's the Mega Bowl. Then, after that, there's the Giga Bowl. Any more than that, though, would just be Tera Bowl.

Why will all of the referees check their voicemail immediately after the Super Bowl? So they can hear someone say, "no missed calls!"



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Stopping scams, shams, and spam – Part I

<https://www.birchgold.com/scam-protection-resource-guide/> Fodder for a future article at <https://paulfox.blog/>

There's never a good reason to "reinvent the wheel" if we can share something with our retired members "as is" that is totally "on the mark!" For you and your family's personal financial security and education, take a 15-minute break right now and read the entire **Birch Gold Group Scam Protection Resource Guide** (link above). Below is an outline of their recommendations with the hopes to better illuminate the problem, define types of fraud and methods to avoid them, and warn you about the "booby-traps" that are out there ready to pounce on the unwary. More resources are also offered for "homework." *(Permission was granted for reprinting portions from the Birch Gold website.)*

Every day in the news, we hear of another sad story of someone being tricked into giving up some of his/her hard-earned *moolah*... numerous fraudulent schemes to get you to part with your \$\$\$ willingly or simply steal it right out from under your nose - often without you even noticing "you've been had!" Even the FBI has dedicated a special webpage on elder fraud: <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/elder-fraud>. With losses as high as \$3 billion annually, this is a problem we should take seriously and take steps to inform and protect ourselves.

The Birch Gold Group guide is designed to "provide investors with the info necessary to identify fraudulent activity and common-sense solutions to avoid being scammed."

Six warning signs of a scam:

1. Sounds too good to be true
2. High-pressured sales tactics
3. Complex investment strategies
4. Limited account control
5. Insider info, faked credibility
6. Overseas opportunities

Six tips to avoid fraud:

1. Ask the salesperson tough questions
2. Do your own research
3. Beware of unsolicited offers
4. Protect yourself online a& on social media
5. End the conversation
6. Know what to look for

Nine prominent types of scams:

1. Pyramid schemes
2. Ponzi schemes
3. Pump-and-dump schemes
4. Advance fee scam
5. Foreign currency trading (Forex)
6. Affinity fraud
7. Offshore scams
8. Binary options
9. High-yield investment programs (HYIPs)



BIRCH GOLD GROUP
The Precious Metal IRA Specialists

Part II will be featured in our next eNEWS. Here are two more websites to review:

<https://www.usa.gov/common-scams-frauds>

<https://www.consumer.ftc.gov/features/scam-alerts>

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This month's "Fox Finds" – A glimpse into our past

Genealogy is the study of our ancestors: our parents, their parents, and on and on.

But not only are we looking for a list of names and dates, we're also looking for their stories and how they fit into history.

Genealogy is a lot like putting together a jigsaw puzzle, but without the photo on the box and with some of the pieces missing.

It's challenging, but when you finally sit back and see the picture come together, it's incredibly satisfying and rewarding.

— "Genealogy for Beginners" by Marc McDermott from <https://www.smarterhobby.com/genealogy/>.



Need a new hobby? Have any extra time?

Many retired music teachers (myself included) find it hard enough to get everything done in a given day, with schedules crammed full of personal musicmaking, babysitting, participating in church/community groups, volunteering, TV or Netflix binging, etc. Well, to "fill-in" any free-time, I can suggest something to replace cancelled appointments of traveling, vacationing, and/or in-person conducting/private teaching brought on by COVID-19: **create or complete your multi-generational family tree.**

According to Eric Paquette in his article "Tips for Taking Up Family History Research in Retirement" at <https://www.wildpineresidence.ca/discover-hobby-genealogy/>, "thanks to the modern popularity of genealogy research, it's never been easier to start learning about your family history." He provides these recommendations:

- Start your own immediate family tree. Include as much information as you can gather about your grandparents, parents, aunts, uncles, cousins, siblings, nieces, nephews, children, and grandchildren.
- Search family scrapbooks for photos and documents.
- Start your online family tree.
- Search family history online using ancestry databases and records.
- Follow a family story. Identify a family story that you are interested in exploring with research.
- Search for relatives online to make new connections with extended family members and gather information.
- Write a story. Once you've gathered enough accurate information about a family member, write an interesting story about their life to include in your genealogy records.



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We take family-tree making serious in the Fox household. This was one of our 2020 Christmas trees, and although we left it up through to mid-January, it will have been taken down by the time you read this. It showcases the names of three generations of both (my) Fox/Dooley and (my wife's) Stark/Way lines. →



Actually, PMEA retiree **Mrs. Donna Fox** can boast going back as far as *twelve* generations, including tracing herself to 19 ancestors on the Mayflower. It all started as a family-tree assignment for her JHS Social Studies class. Currently, Donna is gathering and compiling handwritten notes left by her mother and father who did a lot of research, their 50-year legwork of frequent trips to the Carnegie Library of Oakland Genealogy Room (<https://www.carnegielibrary.org/research-overview/genealogy/>) and cemeteries and libraries throughout New England and Canada. Her favorite go-to software program is **Family Tree Maker** <https://www.mackiev.com/ftm/>, which can link her "family tree" to <https://www.ancestry.com/>. She would admit that not all stories handed down by relatives are accurate. She uses Family Tree Maker to enter, organize, chart, and archive the information she gathers and ancestry.com to search and validate the data from the National Censuses, public records of births, marriages, immigrations, deaths, wartime assignments, ship passenger lists, newspaper archives, etc.

To get started on this project, we recommend visiting all of the links above plus these:

- <https://www.thefhgguide.com/begin.html>
- <https://www.americanancestors.org/education/learning-resources/read/getting-started>
- <https://www.findmypast.com/content/10-tips-to-start-your-family-history-journey>
- <https://www.youtube.com/watch?v=IZe6ZxQRa30>
- <https://youtu.be/COVzo12L5e0>
- <https://www.familytreemagazine.com/websites/25-best-genealogy-websites-for-beginners/>
- <https://fh.lib.byu.edu/classes-and-webinars/basic-tutorials/>
- <https://www.familytreemagazine.com/best-genealogy-websites/>
- <https://www.top10bestdnatesting.com/genealogy>



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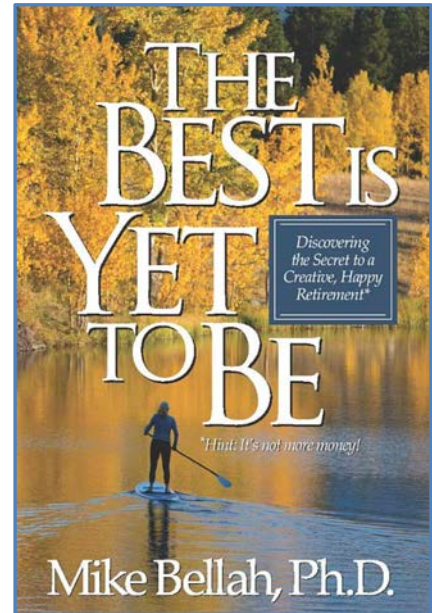


Book-of-the-month: *The Best is Yet to Be*

by Mike Bellah, Ph.D. book: <https://www.facebook.com/george.szlemp> blog: <https://mikebellah.com/>

Boasting "the secret to a creative, happy retirement," educator, author, and columnist Mike Bellah printed on his book cover an asterisk with the footnote, "Hint: It's not more money!" and shared, "I wanted to write something that would communicate the hope and joy of rediscovering one's dream in retirement, along with practical advice on how to make it happen." His foreword poses the essential questions and basis for his 208-page easy-to-read paperback:

For over 50 years, Americans of a certain age have been told that the happiest people are able to quit working completely, as early as possible, and spend the rest of their days in an upscale retirement community. And we have been told, mostly by those who have investments to sell, that the key to this bliss is money saved, lots of money. What if I told you money is not the number one requirement for happy to retirement? And what if focusing solely on money leads not to Nirvana, but to frustration and depression (if you don't have enough) or frustration and boredom (if you have plenty)? What if there's something else, something that cost nothing, but something that will supply all you need (including the funds) for what could be the happiest years of your life?



After reading so many books on transitioning to retirement, I still marvel at finding fresh perspectives from "golden years" practitioners. This book maps the personal trials and tribulations of an English teacher who retired in May 2016 - a journey filled with ups and downs, new discoveries and interpretations, self-reinvention, and self-renewal.

You will "see" and "hear" yourself throughout this diary-like essay. Get ready to "listen" to your own feelings! And, if you want to get serious, you can even purchase a separate workbook - a journal of the same title - to "document" your thoughts, which Bellah promises will foster even greater success: "The most important story you will read is your story, the one you will write, the one that will shape you as you shape it, the one that will help make your dreams come true."

*When college professor Mike Bellah took an early buyout, he expected the golden years to live up to the carefree, happy times pictured in magazine ads. But, within weeks, the reality of lost identity and limited funds left him panicked and depressed. In *The Best Is Yet to Be*, Dr. Bellah uses extensive research, personal narrative, and real-time blogs to explain how he got his hope back, and, with it, discovered the secret to a happy retirement. — back cover*

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The Best Is Yet to Be has one of the more "creative" table of contents I have seen. If these chapter titles don't "peak your curiosity," nothing will. Each section is paired with a blog (story/anecdote) with an equally-as-intriguing label, challenging the reader to "make the connection" if there is one. What does Budgeting 101 have in common with Horny Toads in Chapter 9? (No spoilers here! You will have to buy the book to find out!)

Welcome to the Journey

1. History of American Retirement in Four Sketches - Blog: It Began with a Drive in the Country
2. Not Your Grandfather's Retirement - Blog: A Charmed Life
3. If You're Not Worried Yet, You Should Be - Blog: On Building a New Home
4. It Takes a Dream - Blog: A Little Bit Adventure Junkie
5. Making Peace with the Past - Blog: The Boy Who Was I
6. Who Am I - Blog: Keeping It Real
7. Dreamers of the Day - Blog: Too Much a Dreamer
8. Taking Inventory - Blog: Catching a Thunderstorm
9. Budgeting 101 - Blog: Horny Toads
10. Subtract Before You Add - Blog: Banana Pudding
11. Koons Skin Cabs and Hula Hoops - Blog: 50 Years of Stuff
12. Investing For Dummies - Blog: So Many Friends, So Little Time
13. They're Helping My Dreams Come True - Blog: Retired Husband Syndrome
14. Too Much Of Him - Blog: The Neutral Zone
15. Arctic Tundra, Spanish Skirts and Buffalo Grass - Blog: The Dumafliche in the Drawer
16. We Just Know Stuff - Blog: On Gratefulness
17. Hope Works - Blog: Murky Dreams
18. Something From Nothing - Blog: In Praise Of Spontaneity
19. Becoming Dangerous Men And Women End Blog: Wide Open Spaces
20. Retirement Is A Place To End Blog: Pray For Williance
21. Unwelcome Surprises-Blog: The Problem With Golf
22. It's Only Too Late If You Don't Start Now - Blog: On Thriving
23. Except You Become As Little Children - Blog: Joy Sustain Us
24. Old Mike's Peak - Blog: This Old Man Is Dreaming



Author Mike Bellah lives near Canyon, Texas where he enjoys biking, hiking, and working at his retirement gigs.

Nuggets from the 'Net

Don't miss these pieces of personal reflection and inspiration...

- **National Guard in DC band teacher** <https://www.wusa9.com/article/news/local/dc/national-guard-band-teacher-jake-kohut-capitol-security/65-921eb26d-176c-475a-a27a-c1086ce8a0e1>
- **Acceptance** <https://kathysretirementblog.com/2020/12/31/acceptance>
- **Music Educators Get Vocal About Teaching in a Pandemic** <https://www.kidsvt.com/vermont/music-educators-get-vocal-about-teaching-in-a-pandemic/Content?oid=5596747>
- **10 Truths About Retirement** <https://retirefabulously.com/10-truths-about-retirement>

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Senior scrapbook



Stanley Michalski teaching piano to his great granddaughter Piper



Circa 1960s, David Cree in the Lock Haven YMCA Boys' Choir (the last one on the right, first row)



Craig Cannon with 6-day old granddaughter Harper Rosalie



Rick Fickelstein (right) celebrating his birthday with Harry Clark and Joe Negri (May 27, 2020)



Who is this handsome young man?
Harding Whitacre

Send your digital clippings to paulkfox.usc@gmail.com

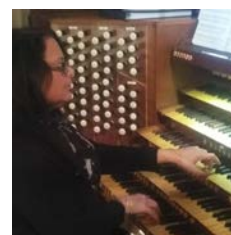
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Heard through the grapevine

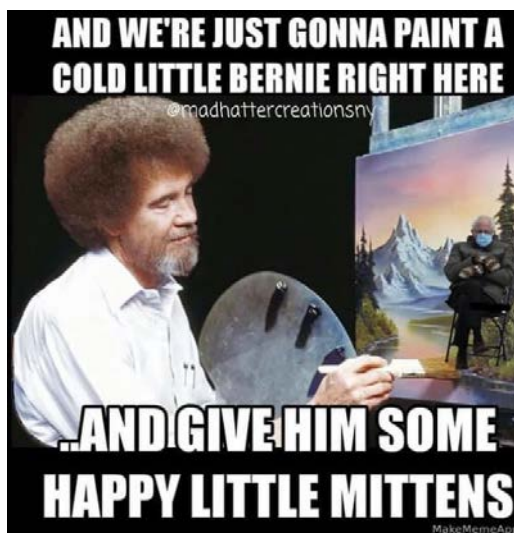
- **Ann C. Clements**, director of Penn State's Center for Pedagogy in Arts and Design (C-PAD) and a professor of music education, has been named the University's assistant vice provost for faculty affairs-faculty development. Clements will begin her appointment February 15.
- **Ron DeGrandis'** *The Pennsylvania March*, our "official" state march (PA Senate Bill 994) was re-presented to the legislators January 27: YouTube recording <https://youtu.be/DNouNOqZHE8>.
- **Leslie Weber** is our newest PMEA retired member and the latest recruit to the *Retiree Resource Registry*. Welcome to *living the dream!*



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|-------------------------|---|
| Retired in January 2021 | <ul style="list-style-type: none"> • McDowell Intermediate HS/Millcreek Township SD • PMEA District 2 • 20 years of service |
| Assignments | <ul style="list-style-type: none"> • Director of Choral Activities /Secondary Music • Department Chair • Handbell Choir Director/General Music/Music Theory • Guitar/Piano Classes • Coach for Musicals 13 years |
| Accomplishments | <ul style="list-style-type: none"> • Golden Apple winner 2016 • Creation of Honors 9th & 10th Grade Chorus • Honors 11th and 12th Grade Chorus singing at Disney World and performing/touring in Erie and surroundings |
| Current Position | <ul style="list-style-type: none"> • Organist/Choir Master/First Presbyterian Church of the Covenant |

Happy Trails, retirees. PKF

Leave them smiling...



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