
SENIORS NEWSLETTER

Staten Island Inter-Agency Council for Aging, Inc.

**** A Coalition of Agencies Serving Staten Island's Elderly ****

c/o Sea View Hospital
Administrative Building, Room 123
460 Brielle Avenue
Staten Island, NY 10314
(718) 667-3162

Carol Dunn, Executive Director

December-January, 2011-12

The Editors:

Dec.-Jan. Celebrations - Dec.7th ;- Remember Pearl Harbor; -21st Hanukkah; - 25th Christmas Day ;
Jan.1st -**Happy New Year**; 16th - M.L. King,Jr. Day

December Quotes

At Christmas I no more desire a rose,
Than wish a snow in May's new-fangled mirth;
But like of each thing that in season grows.
— William Shakespeare

I heard the bells on Christmas Day
Their old, familiar carols play,
And wild and sweet the words repeat
Of peace on earth, good-will to men!
- Henry Wadsworth Longfellow

New Year Quotation:

Should old acquaintances be forgot,
And never brought to mind?
Should auld acquaintance be forgot,
And auld lang syne?
For auld lang syne, my dear
For auld Lang syne,
We'll take a cup o kindness yet,
For auld lang syne!

by Robert Burns

BULLETIN BOARD

- **SAVE THE DATES - SI IAC GENERAL MEMBERSHIP MEETINGS**
Wed., Dec. 7; Annual Holiday Brunch
For Info:Call SIAC (718) 667-3162
Thur. Feb. 16 ; Senior Housing Update
- **Flu Shots - at Local Pharmacies -** Walgreens, CVS, RiteAid, Stop&Shop, Duane Reade etc.
- **VOLUNTEERS** – If you are available – Two (2) hours, one morning a week – You can be a MEALS on WHEELS volunteer driver. The mission of Meals On Wheels of S.I. Is to deliver 2 meals each day to the Homebound elderly. Please call Roseann Holt at 718-727-4435 , or online
www.mealsonwheelsofsi.org .

Beware of Fraud/Scams during the holidays

Recently the Staten Island Advance reported an incident in which three/four individuals from SI burglarized an elderly woman's home in New Jersey-- one pretended to be socializing with the resident while the others were ransacking her home, in the bedroom. etc. looking for and taking money and jewelry. This is not an isolated incident!

AARP research shows that Americans aged 65 and older receive more telephone and mail solicitations for charitable donations than any other age group. Fraudsters try to take advantage of this population on the theory that older adults may be more trusting and polite toward strangers, and that they're more likely to be home during the day to receive phone calls.

Here are some clues to determine whether an older person you care about is vulnerable to a charity scam.:

- Does the person get frequent calls or direct mail requesting donations? This may indicate that the person's name has been put on a list of willing donors.
- Does the person make lots of payments to charities that you haven't heard of?
- Is the person having trouble paying for regular expenses, even though there's been no change in income? This may indicate that too much money has gone to donations. Charitable-giving decisions should be one element of a person's overall financial plan.

If you find that the person you care for or about is a victim of fraud, carefully explain what has happened and that he or she is not at fault. Help the person file a complaint with the appropriate authorities. By filing a complaint, you may be helping stop the fraud.

The Warnings Signs of a Charity Scam

Donors should avoid any charity or fund-raiser that:-

- Refuses to provide written information about its identity, its mission, its costs, and how the donation will be used;
- Will not provide proof that a contribution is tax deductible;
- Uses a name that closely resembles that of a better-known, reputable organization;
- Thanks a potential donor for a pledge that the person doesn't remember making;

- Asks a potential contributor for bank account or credit card information before the person has reviewed the solicitor's information and agreed to contribute;
- Uses high-pressure tactics to secure a donation;
- Asks for donations in cash;
- Offers to send a courier or overnight delivery service to collect the donation immediately;
- Guarantees sweepstakes winnings in exchange for a contribution.

Fraud Protection Tips :

You can help protect the person you care for or about by helping to locate legitimate charities. These organizations can be good sources of free information about the charities you'd like to support.

Where to Complain:

If you believe an organization may not be operating for charitable purposes or is making misleading solicitations, contact the State Attorney General, your local consumer protection office or the Federal Trade Commission.

To file a complaint or to get additional information about wise giving, visit www.ftc.gov/charityfraud or call toll-free, 1-877-FTC-HELP (1-877-382-4357).

FBI Tips on Internet Fraud

Phishing and Smishing Schemes

In phishing schemes, a fraudster poses as a legitimate entity and uses e-mail and scam websites to obtain victims' personal information, such as account numbers, user names, passwords, etc. Smishing is the act of sending fraudulent text messages to bait a victim into revealing personal information.

Be leery of e-mails or text messages that indicate a problem or question regarding your financial accounts. In this scam, fraudsters direct victims to follow a link or call a number to update an account or correct a purported problem. The link directs the victim to a fraudulent website or message that appears legitimate. Instead, the site allows the fraudster to steal any personal

information the victim provides.

Current smishing schemes involve fraudsters calling victims' cell phones offering to lower the interest rates for credit cards the victims do not even possess. If a victim asserts that they do not own the credit card, the caller hangs up. These fraudsters call from TRAC cell phones that do not have voicemail, or the phone provides a constant busy signal when called, rendering these calls virtually untraceable.

Tips :

- Do not respond to unsolicited (spam) e-mail.
- Be cautious of e-mail claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders. Scan the attachments for viruses if possible.
- Avoid filling out forms contained in e-mail messages that ask for personal information.
- Always compare the link in the e-mail with the link to which you are directed and determine if they match and will lead you to a legitimate site.
- If the e-mail appears to be from your bank, credit card issuer, or other company you deal with frequently, Contact the actual business that **supposedly** sent the e-mail to verify if the e-mail is genuine; your statements or official correspondence from the business will provide the proper contact information.

Remember if it looks too good to be true, it probably is.

AARP has a lot of information on their website : <http://www.aarp.org/money/scams-fraud/info-10-2011>

We've all heard the saying, "If it seems too good to be true, it probably is." Unsolicited investment opportunities—especially free lunch seminars—are a perfect example. However, avoiding financial fraud can be easy if you know what to look out for. **See if you can outsmart the scammers and learn useful tips with the Spot Investment Fraud Quiz.**

WINTER PREPAREDNESS

A winter storm can range from a moderate snow over a few hours to blizzard conditions with blinding wind-driven snow that lasts several days. Some winter storms may be large enough to affect several states, while others may affect only a single community. Many winter storms are accompanied by low temperatures and heavy and/or blowing snow, which can severely reduce visibility.

PREPARE A WINTER STORM PLAN

- 1. Have extra blankets on hand.**
- 2. Ensure that each member of your household has a warm coat, gloves or mittens, hat, and water-resistant boots.**

ASSEMBLE A DISASTER SUPPLIES KIT

- **This kit should include: First aid kit and essential medications.**
 - **Battery-powered NOAA Weather radio, flashlight, and extra batteries.**
 - **Canned food and can opener.**
 - **Bottled water (at least one gallon of water per person per day to last at least 3 days).**
 - **Extra warm clothing, including boots, mittens, and a hat.**
 - **Have your car winterized before winter storm season.**
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FAST & FREE - ENERGY SAVING TIPS

Cutting back unnecessary energy use is an easy way to keep your hard earned money in your pocket. Here are some suggestions you can do at home, at absolutely no cost to you.

Let the sunshine in. Open drapes and let the sun heat your home for free (get them closed again at sundown so they help insulate).

Rearrange your rooms. Move your furniture around so you are sitting near interior walls - exterior walls and older windows are likely to be drafty - don't sit in the draft.

Eliminate wasted energy. Turn off lights in unoccupied rooms. Unplug that spare refrigerator in the garage if you don't truly need it - this seemingly convenient way to keep extra drinks cold adds 10-25 percent to your electric bill. Turn off kitchen and bath-ventilating fans after they've done their job - these fans can blow out a house-full of heated air if inadvertently left on.

Shorten showers. Simply reducing that lingering time by a few minutes can save hundreds of gallons of hot water per month for a family of four. Showers account for 2/3 of your water heating costs. Cutting your showers in half will reduce your water heating costs by 33 percent.

Use appliances efficiently. Do only full loads when using your dishwasher and clothes washer. Use the cold water setting on your clothes washer when you can. Using cold water reduces your washer's energy use by 75 percent. Be sure to clean your clothes dryer's lint trap after each use. Use the moisture-sensing automatic drying setting on your dryer if you have one.

Put your computer and monitor to sleep. Most computers come with the power management features turned off. On computers using Windows, open your power management software and set it so your computer goes to sleep if you're away from your machine for 5 to 15 minutes. Those who use Macintosh computers look for the setting in your Control Panels called "Energy Saver" and set it accordingly. When you're done using your computer, turn it off (see next tip). Do not leave it in sleep mode overnight as it is still drawing a small amount of power.

CPR TRAINING

The Department of Health & Mental Hygiene is pleased to provide New Yorkers information on where to obtain CPR training.

What is CPR?

CPR stands for cardiopulmonary resuscitation, CPR is a rescue and basic life-support technique for someone whose heart or breathing has stopped.

Why should I consider getting CPR Training?

When the heart stops beating or breathing stops, the first few minutes are critical in possibly saving a life or preventing severe, permanent damage. CPR may keep a person alive until an ambulance and medical treatment are available.

Where do I obtain information about CPR training

in NYC?

* American Heart Association

www.americanheart.org

* American Red Cross of New York

www.nyredcross.org

* American Safety & Health Institute

www.ashinstitute.org/ (click on "Training Centers")

* Emergency Care & Safety Institute -

www.ecsinstitute.org

* Fire Department of New York -(For Schools & Community Organizations) --

www.nyc.gov/fdny

* Medic First Aid International -

www.medicfirstaid.com

* Regional Emergency Medical Services Council of New York City -

www.nycremsco.org . .

ON THE LIGHTER SIDE.....

Just Wondering

- If money doesn't grow on trees then why do banks have branches?
- Since bread is square, then why is sandwich meat round?
- Why does a round pizza come in a square box?
- What did the cured ham actually have?
- How is it that we put man on the moon before we figured out it would be a good idea to put wheels on luggage?
- Why are you IN a movie, but you're ON TV?
- How come we choose from just two people for President and fifty for Miss America?

The End

*Merry Christmas
and
Happy New Year
To All*