

BETHEL Senior Center

Clifford J. Hurgin Municipal Center, 1 School Street, Bethel, CT. 06801 Telephone: 203-792-3048; 203-794-8593; FAX 203-744-3812

Hours: Mon. - Fri. 8:30 am - 4:30 pm. STAFF: Lisa Plumb, Rosemary Cywin, Joan Simpson, Marie Zappala
50 Years & older! Be Alert. Be Challenged. Be Creative. Be Energized. Be Fit. Be Better... at Bethel.

SENIOR SCAMS + FRAUD

Financial scams targeting seniors have become so prevalent that they're now considered "the crime of the 21st century." Why? Because seniors are thought to have a significant amount of money sitting in their accounts. Financial scams also often go unreported or can be difficult to prosecute, so they're considered a "low-risk" crime. However, they're devastating to many older adults and can leave them in a very vulnerable position with little time to recoup their losses. It's not just wealthy seniors who are targeted. Low-income older adults are also at risk of financial abuse. And it's not always strangers who perpetrate these crimes. Over 90% of all reported elder abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.

Review our list below, so you can identify a potential scam.

The Dirty Dozen: Classic Scams and Pitches; Employment Scams; Foreign Lottery Scams; Internet fraud; Pyramid Schemes; Sweepstakes; Work at Home Offers; Telemarketing Fraud; Nigerian Letter or "419" Fraud; Identity Theft; Advance Fee Schemes; Health Care Fraud; Health Insurance Fraud.

Science of Scams

Scammers are constantly changing their tactics. But understanding the science behind their techniques will help protect you against new scams.

The Financial Industry Regulatory Authority (FINRA) funded research to better understand these tactics. The study found that many of these techniques are similar to marketing approaches used by legitimate businesses.

The difference is that a "hard sell" from a legitimate business may simply mean you end up buying something you didn't really want or need. A scam takes your money and leaves you with nothing.

Establishing a Connection

The first step a scammer takes is gaining your trust.

The scammer wants to build a relationship with you so you will not question his motivations. He may use social media to learn more about you, including a potential "hot button" issue that may elicit a specific response. For example, he may learn that you're single, and he may use that information for his "sales pitch."

Con artists also use a tool called reciprocity. The scammer will extend a small favor to convince you he is a good person and to establish a positive relationship with you. For example, you may meet someone who gives you a tip about a "unique investment opportunity."

Scams that Play on Emotion

Scam artists use emotions to get victims to make quick decisions before they have time to think.

For example, in the "emergency" scenario, the scam artist calls or emails to tell you that one of your loved ones is in desperate need of money and to send funds immediately. In some cases, the scam artist will pretend to be a grandchild or friend of a loved one. He may tell you he is stranded in another country or that he has been arrested or in an accident and that you need to act immediately. The scammer counts on the fact that emotional decision-making is often not rational.

What You Can Do

Be cautious about all investment opportunities, business prospects or work-from-home offers. Every investment has risks, but a professional investment broker or advisor is properly licensed. Do your research. If the promised return on investment is too great, that's a red flag. For more information on broker-dealers and registered representatives, visit www.finra.org/brokercheck.

A con artist will attempt to use his friendship with you to overcome your concerns or to discourage you from researching his offer. A true friend would never want you to make a financial investment without allowing you to thoroughly research the opportunity. Check out every business by going directly to their website. Do not follow a link in an email. Often scammers will use a website that's similar but not exact- www.westernunion.com, for example. Type in the URL yourself.

Talk to someone at the business to verify that the scammer is who she says she is. In addition, check out the company's BBB Business Review. BBB often puts an alert on the report of a business if a scammer has been using a company's good name for disreputable purposes.

Never react quickly to a request for money. Call other family members to investigate if a loved one is truly in need.

If you are presented with a "once in a lifetime" chance at riches, verify the opportunity. If the deal sounds too good to be true, it probably is.

- Federal Bureau of Investigation, CT Dept. of Consumer Protection, Better Business Bureau.

Senior Information Fair

Please "mark the date"

Thursday, June 11, 9 am - 3 pm

The Senior Information Fair is an opportunity to stop by the Bethel Senior Center for a "one stop-senior shopping" opportunity. It is an event where you can get free information on a variety of information and agencies pertaining to senior citizens. There will be 'give-a-ways', raffles, prizes and free information from a variety of vendors. In addition, there will be scheduled meetings throughout the day on topics such as Medicare, Prescription Drug plans, Chiropractors, Veteran's Benefits, Assisted Living, Home Care, Adaptive Equipment, Adaptive clothing, Health Care, and more.

There will be vendors selling food as well as the Bethel Senior Center's famous hot dogs and "Country Fair quality" stuffed baked potatoes. Mark your calendars for this important day, June 11, Thursday, from 9 am - 3 pm.

Sample of Presentations:

Medicare and You; Veteran's Benefits; Chiropractic Western CT Area Agency on Aging; Judicial Outreach; Hospice; Fraud & Identity Theft; Home Care; Medical, Prescription Drugs, Legal issues, Eldercare, SNAP.

Danbury Animal Welfare will be on site with live animals to adopt as part of their "Senior Pets for Senior People" Adoption program.

Annual Dessert

& Games Night

Come and play cards or games or simply socialize with friends and enjoy the best array of desserts in town! \$5. plus your best dessert!

***New Date* : Fri., June 5, 6 pm -9 pm.**

Eileen & Essential Oils

An essential oil is a concentrated, hydrophobic liquid containing volatile aroma compounds from plants. Various essential oils have been used medicinally at different periods in history. Essential oils are highly concentrated and are used in aromatherapy either as an airborne treatment such as in a nebulizer, or oil warmer or even inhaled from a cotton ball, or they can also be used on the skin, highly diluted, in things like perfumes, lotions and first aid treatments. Listen to Eileen explain about the many purposes: **Wed., 5/13, 12:30 pm.**

PROGRAMS

AARP Safe Driving Course 6/16; 9 am. \$15 members/ \$20. non-members. Sign up by calling the BSC.

Art Class-Thurs.,12:30 -3:30 pm. Work on any painting or drawing using the medium of your choice. \$3.

Astrology - Mondays, 1:30 - 3 pm

Basketball- Mon./Wed. at 11:30 am a group meets in the gym to play a leisurely game of basketball. Free.

Bible Study-Taught by one of our members, a bible book or verse is discussed each week. Free on Wed. at 10:30 am.

Bike Club- Spring is a beautiful time to ride! Go for a leisurely 10 - 20 mile ride. Varied routes. Wed., at 9 am. Stop by the office for information and schedules. Free.

Billiards-Mon. at 10 am. Please call to reserve the table. Free.

Bingo - Open to all. \$2.10 (in dimes). Fri., 1pm.

Board Games - Anytime throughout the week. Just ask!

Bridge- Wed. / Fri. at 1:00 pm. New members welcome. Free.

Canasta- A card game played Thursdays at noon. Free.

Ceramics- There's an awful lot of laughing coming from the studio when ceramics is in session. If you want to have fun and be creative...this is the class for you! \$ 2/class. Classes held Tu/Th. from 9 am- 12 noon.

Chair Yoga-Chair Yoga is great for those having difficulty getting down on the floor or need a chair to hold on to. Chair Yoga is a key way to strengthen your body in a controlled, safe manner. Wed. at 10 am., Fri.,11am. \$ 2/class.

Chorus- Wed. at 10 am. All are welcome. Free.

Circuit Training- Nautilus equipment plus exercise stations throughout the room. Timed sessions. 10:15 am-Tu./Thurs. \$3.

Computer-This free course is individualized to what *you* want to learn. Members may sign up for a one-month session. Mon., 1:00 p.m. Limited seating. Please sign up in the office. Free.

Country Dance-Fri. at 10:00 am is the time to do-si-do, swing your partner, and enjoy both square and line dances with a group of upbeat, fun participants. Only \$2.

Crafts-A group of members that will focus on making projects for our holiday fair as well as projects to be donated to local charities. Special projects, also. Wed., 1 pm. Free.

Creative Writing-Tap into your creative talents by penning your thoughts or stories. Led by a passionate writer, this group meets Mondays at 2:00 pm. \$ 2./class.

Crochet & Knit-A lively group of ladies crochet and knit for our annual holiday shoppe as well as a variety of charity work. The yarn is provided. All you need to do is show up! Thursdays at 9:30 am. Free.

Genealogy-Members may sign up for this popular course, on a 1-month basis, held on Tues. at 11 am. Search your family tree under the instruction of Kevin Cleary. Members have found out interesting facts and relatives they didn't know they had! Limited seating available. Free.

Italian Class-Wed.,1 pm the Italian class learns Italian words, history, & culture. Fee - \$2. The instructor plans an annual trip to Italy each year.

Line Dancing- New dances each week! Our instructor will amaze you with her energy and enthusiasm. Join us on Tues. from 2:30 pm - 3:30 pm. \$3./class. A great leg exercise!

Movie Matinee on Mondays; - Best deal in town...free movies and popcorn/candy available for sale. A relaxing way to spend an afternoon.

Please see page 3 for a list of all movies shown. 1 pm.

Piano Lessons-Have you always dreamt of playing the piano but never had the chance to take lessons? That's what retirement is for! We have a very patient teacher who is encouraging and she makes it all seem so easy. \$60/4 weeks. The lesson is 30 minutes on Fridays.

Ping-Pong - Come practice Mon. 10 am. Please call in advance to reserve the table. Free.

Pinochle- Every day 10 am - noon.

Poker-A popular card game played every day at 1 pm.

Positive You - This class focuses on positive self image and learning techniques to improve your mind, body, and spirit. Relaxation and motivation skills will be presented and demonstrated. An interactive, feel-good program. Seasonal.

Quilting- Thursdays at 1 pm. Members meet to work on a Quilt of Valor for our Veterans. Free.

Scrapbooking - The art of taking photographs and embellishing them in an album using phrases, quotes, and decorative art. Frames, clip art, die cuts, and stories are used to embellish the photos. A wonderful trendy craft that makes a great gift or keepsake. No experience necessary. Bring your photographs and a 12" x 12" album. Free.Wed.1 pm. (with Crafts) Bring your own supplies/photos/album.

Set Back- Tues. afternoon at 1 pm; experienced player or beginner, we would love for you to join! Come, give it a try!

Seniorcize-One of our most popular programs. Get back in good shape, move to great music. Members love this program. You can too! Tues/Thurs from 9-10 am. \$2.

Spanish Class- Mon. 10-10:45 am. \$4.

Tai Chi-Tai Chi, is a mind-body practice in complementary & alternative medicine. Many people practice tai-chi to improve their health and well-being Th., 11 am.; \$3 per class monthly fee; \$4/walk-in fee.

Tap Dance - Get your tap shoes out! Beginners welcome. Mon., 12 -1 p.m., (In process of hiring a new instructor).

Toastmasters-Tuesdays at 12 the group meets to learn to perfect their public speaking skills. Free.

Wii Games- Bowling on Tues., Wed., Fri. at 9 am. Free.

Writing Your Memoirs-Each week a topic will be discussed encouraging you to pursue writing about that time in your life. Friday, 1:00 p.m., Free.

Yoga-Wed. at 11:00 am.; Fri.- noon, \$2

Zumba-High energy, fast moving exercise. A good workout with latin rhythm music. Mon., Wed., Fri. at 9-9:45 am. \$3.

SPECIAL EVENTS

Come out to the Movies

Best deal in town...free movies! A relaxing way to spend an afternoon. **Popcorn & candy will be on sale.**

Movies begin at 1 pm.

**5/4 Wild; 5/11 Unbroken; 5/18 Imitation Game
6/1 Still Alice; 6/8 Big Eyes; 6/15 The Wedding
Ringer; 6/22 Hairspray**

Lunch & Learn Programs - 12 noon

Free lunch to first 30 members to sign up.

Pre-registration required. Limited seating.

No additional lunch is served.

5/22 Bankers Life & Casualty: Medical Expenses & Critical Illness. *Please check in the office for additional Lunch & Learn programs being planned.*

IMPORTANT NUMBERS & MEETINGS

Sweetheart Bus Reservations / Meals on Wheels

203-748-2511

203-628-7540

Friends of BSC Meeting

6/8, 10:30 am.

Commission on Aging Meeting

5/11 and 6/8

2:30 pm.

Supplemental Nutrition Assistance Program

(every 2nd Thurs., 9 am - 2 pm)

V.N.A. Blood Pressure Clinic

(2nd Fri. of month: 10:30 am)

***The Bethel Senior Center is Closed: Mon., 5/25,
Memorial Day***

May Anniversaries:

4 Kevin & Susan Johns

12 Tony & Barbara Onorato

June Anniversaries:

24 Linda & Warren Curtis

Mother's Day Luncheon

Friday, May 8, Noon

An afternoon to celebrate yourself and/or the wonderful Mother's in our lives. Please pre-register in the office.

Limited seating. \$3.00/person.

MAY BIRTHDAYS

- 1 Kathleen DeRoin, Tom McCarthy 3 Nancy Kehle
- 4 Gloria Picard, Ruth Shilling, Pat MacLeod, Carol Scribner, Barbara Negri, Pat Antal, David McCauley
- 5 Don Campbell, Rosemary Isacson; 7 Peggy Jarmolowski
- 8 Francis Novachek, Kathleen Jacobson
- 9 Uschi Perreforte, Trudy Seagraves, Barbara Murphy, Susan Pople
- 10 Dorothea LeBelle; 11 Doug Bandisch, Connie Kaufman
- 12 Linda Porto, James Arcuri; 13 Deanna Egerman; 14 Mary Consigli
- 15 Marion Streaman, Roslyn Nesline, Susan Davis, Carol Knoblock
- 16 Trudy Gilleo, Jeanne McKenzie, John Ofiero, Lori McHugh, Frank Olive, Shirley Stoppel, Gail Furniss
- 17 Margaret Glahn, Barbara Camlek, Maureen Olive
- 18 Lisa Athans; 19 Val Mancuso, Rosemary Silvertsen
- 20 John Contrata, Debbie Sutton; 21 Richard Mozer
- 22 Gloria Couture, Diane Trelewicz;
- 23 Patricia Ashcroft, Ruth Wolinsky; 24 Joan Dolan
- 26 Sally Lord, Deborah Lynch-Fako, Gerd Fagerholm, Christine Sleight
- 27 Muriel Connolly, Dolores Meehan, Linda Curtis, Rosa Lopes, Laura Kvoot
- 28 Thelma Saunders, Richard Lundwall, Cheryl DiCrescenzo, Richard Sutton
- 29 Dale Negri, Ann Cummings, Cheryl Massimo
- 30 Linda Bruce, Karin Griswald, Linda Tufts
- 31 John Ulman, Maryann Sherwood, Vada Markward

JUNE BIRTHDAYS

- 2 Elizabeth Livingstone, Clemencia Weisano; 3 Dolly Jennings
- 4 Marie Trowbridge, Laurie Thompson, David Rist
- 5 Dennis Catalano, Sister Doris Thibault, Penny Grecni, T. Dexter
- 6 Sharon Shea, Ilana Pratt; 7 Donna Zegray, Connie Daniels, Patrice Passaro; 8 Rose Field, Melissa Mable, Betsy Brown
- 9 Linda Buonagurio, Raymond Anderson
- 10 Gail Hilton, Mary-Anne Ammerman, Pamela Ghirardi, Marie McNerney, Carol Murphy, Mary Ann Bruton; 11 Thaf Pham
- 12 John Fleckenstein, Thomas Pace Jr.; 13 Barbara Robinson, Sheila Fesh; 14 Rose Albano, Britta Wasloff
- 15 Kathleen Baldelli, Miriam Demilio, Mary Tyra, Ted Boccuzzi
- 16 Carolyn Merritt, Roger Dexter, Joan Waterhouse, Rich Barton, Coleen Krempel; 17 Jan Elwell; 18 Lea Masucci, Dolores Luisi ;
- 19 Stephen Kovacs; 20 Shirley Fogle, Veronia McLean
- 21 Mary Higgenbottom, Sandra Blauvelt, Darlene Lung
- 22 Elizabeth Fleckenstein, Mildred Bogues
- 23 Edith Albanesi, Rosita Cascudo
- 24 Carol Modzelewski, Annette Simmons
- 25 June Brown, Carol Pettibone, Mary Walsh, Claire Wallace
- 26 Eileen Sundstrom, George Kandle; 27 Frank Buckley, Ada Cooper
- 28 Mary Smith, Lorraine Squillante, Leonard Summa
- 29 Patricia Sheeran, Barbara LiVolsi-Conlin
- 30 Espi Lehner, Marie Tarzia, Leslie Mason

Telemarketing Fraud

If you are age 60 or older—and especially if you are an older woman living alone—you may be a special target of people who sell bogus products and services by telephone. Telemarketing scams often involve offers of free prizes, low-cost vitamins and health care products, and inexpensive vacations.

There are warning signs to these scams. If you hear these—or similar—“lines” from a telephone salesperson, just say “no thank you,” and hang up the telephone:

“You must act now, or the offer won’t be good.”

“You’ve won a free gift, vacation, or prize.” But you have to pay for “postage and handling” or other charges.

“You must send money, give a credit card or bank account number, or have a check picked up by courier.” You may hear this before you have had a chance to consider the offer carefully.

“You don’t need to check out the company with anyone.” The callers say you do not need to speak to anyone, including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.

“You don’t need any written information about the company or its references.”

“You can’t afford to miss this high-profit, no-risk offer.”

Tips for Avoiding Telemarketing Fraud:

It’s very difficult to get your money back if you’ve been cheated over the telephone. Before you buy anything by telephone, remember:

Don’t buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.

Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, unfortunately, beware—not everything written down is true.

Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud Information Center, or other watchdog groups.

Unfortunately, not all bad businesses can be identified through these organizations.

Obtain a salesperson’s name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.

Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.

Before you send money, ask yourself a simple question. “What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?”

Don’t pay in advance for services. Pay services only after they are delivered.

Be wary of companies that want to send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.

Always take your time making a decision. Legitimate companies won’t pressure you to make a snap decision.

Don’t pay for a “free prize.” If a caller tells you the payment is for taxes, he or she is violating federal law.

Before you receive your next sales pitch, decide what your limits are—the kinds of financial information you will and won’t give out on the telephone. Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It’s never rude to wait and think about an offer.

Never respond to an offer you don’t understand thoroughly.

Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.

Be aware that your personal information is often brokered to telemarketers through third parties.

If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

If you have information about a fraud, report it to state, local, or federal law enforcement agencies.

-Federal Bureau of Investigation, CT Dept. of Consumer Protection, Better Business Bureau.