

COACH MESSENGER

VOLUME 5, ISSUE 9 MAY 2016

8 WAYS TO AVOID FRAUD AND SCAMS

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are some practical tips to help you stay a step ahead.

1. **Spot imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request.
2. **Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls

asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.

3. **Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.
4. **Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for *(continued on back)*

ELDER LAW EDUCATION PROGRAM SCHEDULED

Attorney Al Gordon will present an Elder Law Education Program on **Tuesday, May 10 at 1-2 PM in the auditorium.** The program will address issues regarding advance care planning, wills, real estate transfers, and updates regarding Medicare and Medicaid. There will be time after the presentation for questions. Participants will receive a valuable resource manual covering many elder law topics. **The**

program will take place after the monthly pot luck luncheon which starts at 12 pm. The luncheon will be held in the senior room in the basement from 12-12:50 PM. You may come to both luncheon and presentation, or just the presentation. Please RSVP to 354-7735 if you are coming to the presentation, so that we will have enough resource manuals for everyone.

Save
The
Date

If you need a ride to any of these events, please call the COA at 354-7735

Tues. May 10
Pot Luck Luncheon
12-12:50 PM – COA room
Elder Law Presentation
1:00—2:00 PM Auditorium

Friday, May 20
Brown Bag Pick-up
10:45 –11:15 AM

Saturday, May 21
COA participates in the
Chester on Track parade.
Call the COA if you are if interested in riding along.

Monday, May 30
COA participates in Town's
Memorial Day Celebration
Light lunch follows at COA for members. Call COA if you will participate.

WEEKLY
MONDAYS
KNITTING SERVICE GROUP
1-3PM
NEW MEMBERS WELCOME

WEDNESDAYS
"FUN BOWL"
SOUTHAMPTON LANES \$7.50
CALL 354-7735 FOR MORE INFO

Thursdays
Matinee Movie
Doors open at 12:15PM
1 PM Free

Avoiding Fraud (cont.)

charges you don't recognize.

5. **Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, or mortgage assistance. They might even say you've won a prize, but first you have to pay taxes and fees. If you do, they will probably take the money and disappear.
6. **Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. Government offices and honest companies won't require you to use these payment methods.
7. **Don't deposit a check and wire money back.** By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you are responsible for repaying the bank.
8. **Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, or just tell a friend.

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MATINEE MOVIE SCHEDULE

All movies begin at 1PM and are shown in the Senior Room. Please use the side entrance to the town hall on Thursdays as the front entrance to the town hall is locked. This program is free. Free hot dogs, popcorn, and soft drinks are available.

May 5 He Named Me Malala (2015) *Social, Cultural Documentary* Vividly portraying the obstacles Pakistani women face in getting an education because of prohibitions by the Taliban, this affecting documentary chronicles the story of Malala Yousafzai, a 15-year-old who was shot because of her advocacy efforts. PG-13 87 min

May 12 Take me Home (2011) *Romantic Comedy* Thom is an unlicensed New York cabbie who takes on the fare of his life when a woman asks him to drive her to California to see her ailing father. In classic rom-com style, the chemistry between the two builds as they make their way west. PG-13 97 min.

May 19 The Lady in the Van (2015) *Comedy, Biography* In this touching human drama adapted from writer Alan Bennett's bestselling memoir, he befriends the elderly Miss Shepherd, who's living in a van that's been parked in his driveway for 15 years. Stars Maggie Smith PG-13 104 min.

May 26 Everest (2015) *Action, Adventure* Based on a true-life tale of death and survival on the world's tallest mountain, this epic adventure tracks the fate of two climbing parties that become trapped when a savage snowstorm engulfs the summit of Mount Everest PG-13 121 min.

June 2 Brooklyn (2015) *Romantic* After emigrating from Ireland, Eilis Lacey readily adapts to the vastly different New York City, where she falls for a young Italian. But when tragedy pulls her back to her hometown, she finds her loyalties divided between two nations -- and two men. PG-13 111 min.

Think You Can't Bowl Anymore?

Think again! The Canal Lanes in Southampton, where our bowling group goes each week, has two ramps available for bowlers who need them. You can either stand in place, or be seated and use the ramp to push the ball down the alley. So now there are no more excuses! The COA van will pick you up at your home between 9:30 -10AM on Wednesday, and you would be back by around 1PM. The cost is \$7.50 for shoes and two strings of candlepin bowling. Call Ann Daley at 354-7765 to arrange your ride for a fun time. You don't have to commit to go every week, so why not give it a try?