



Chapter 3396 Newsletter

Fredericksburg, Virginia

“To Serve, Not To Be Served”

Vol. 14 No. 11

November 2014

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- Program
Stephanie Sloan
- Refreshments
Marietta D’Ostilio
- Sunshine
Kaye Loucks
- Travel/Trips
Shirley Keister

Next Meeting: Tuesday, November 4, 2014

Where: Chancellor’s Village

Time: 9:30 a.m.

Speaker: Ret. Detective Cagnini - Scam Awareness

Presidential Prose

Kathy Corley

What a busy month October has been. After the monthly meeting on October 7, my sisters, Joyce and Connie, and I went on a Mediterranean cruise. We were gone for eleven days, cruising for 7 of those days, visiting 5 countries. We started in Barcelona, Spain, and stopped for excursions in France, Monaco, Italy and Vatican City. My favorite spot was Monaco. It is such a pristine country. The drawback is – you have to be very wealthy to live there. The weather was great except that it was a bit warmer than we thought it would be. But with every vacation, it is always good to be home.

Remember, our November meeting is at Chancellor’s Village on November 4. Also remember to pay your dues for next year. See you there.

Community Service

Sally Cooney Anderson

Community Service Committee leads Chapter efforts to identify and respond to essential social needs in our community and to provide meaningful and rewarding volunteer opportunities for Chapter members. The Committee meets monthly, immediately after the Chapter meetings, except for July and December. All Chapter members are invited to attend. THANKS to everyone who contributed items and funds at our October meeting. We donated goods and cash worth \$200 to the Thurman Brisben Center. In last month’s newsletter, I incorrectly wrote our results for the September statewide food drive. We collected 850 pounds of food and \$263! THANKS to those who volunteered for our community service projects in October. On the 4th, seven volunteers worked the assembly line at the Fredericksburg Area Food Bank helping box food for more than 1,500 families. On the 27th, we prepared and served dinner at the Thurman Brisben Center and on the 31st, several of us joined volunteers from The Holiday Project in visiting residents at the Falls Run Nursing and Rehabilitation Center. At our November meeting, we will support the Hope Center. Please bring paper products, especially paper napkins and towels to the meeting. In November, we will take a break from volunteering and start making our plans for 2015. For additional information about activities, contact Sally at sallycooneyanderson@yahoo.com or 540-371-7484. VOLUNTEER: AARP, Big Brothers Big Sisters, The Holiday Project MELALEUCA.COM: Ask me how to live a healthier life and make your home a healthier place with safer, more effective products.

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Membership

Shirley Keister

New member(s): **Juanita Channel** Welcome to our Chapter!

Legislative

Mary Kofron

The local TRIAD which is composed of the Spotsylvania and Stafford Sheriff offices and AARP are being joined by the City of Fredericksburg to form the local SALT Council. They meet at RAAA on the first Wednesday of each month at 9a.m. to discuss senior safety and health issues. Guests are always welcomes. SALT stands for Seniors And Law enforcement Together.

Birthdays/Anniversaries

Shirley Keister

BIRTHDAYS - Joyce Cronk (8th) Dorothy Dinnauer (10th) Curt Wehrmann (20th) Ron Cullen (21st)
Marylou Crooks (22nd) Fran Keith (25th) Lillian Sullivan (26th) Steve Scheibe (27th)

Happy birthday to all!

ANNIVERSARIES - Congratulations to: Samuel & Cherry Whitehurst 5-Nov

Refreshments

Marietta D'Ostilio

Members providing refreshments are: Chancellor's Village

Sunshine

Kaye Loucks

Thinking of you cards sent to:

Travel/Trips

Shirley Keister

Fredericksburg Senior Travel Committee (540-371-2429)

Upcoming trips:

1. Christmas at the Riverside Dinner Theatre - "It's a Wonderful Life" Matinee on December 3, 2014 -\$50 per person. Price includes luncheon, tax, gratuity and performance. If interested, check with the Travel Office as soon as possible. The sooner we get our quota of 12 people, the better seats we can reserve.

2. April 26, 2015 - VA. International Tattoo - Norfolk, VA. Price of \$135 per person includes: VA. International Tattoo, Tattoo Hullabaloo Entertainment, Norfolk Botanical Gardens Azalea Festival- Tram Tour (No Walking), Dinner, tax, gratuity. Please come in or call the Travel Office and sign the interest list.

These trips are being offered by Fredericksburg Senior Citizens Association. Please call 371-2429 for more information. Or you can call me, Shirley Keister 548-2538. AARP Lake of the Woods chapter is organizing a trip to Miami and Key West from Jan. 11-17, 2015. For information see the flyer on our website.

Other News

Scammers bank on Ebola fears

One thing we've learned at the Federal Trade Commission is that scams often follow the news ; especially when there is a health scare in the headlines.

Banking on fear, scam artists are making unsubstantiated claims that products containing everything from silver to herbal oils and snake venom can cure or prevent Ebola. Not so, says the F.T.C. and the Food and Drug Administration. In fact, the F.T.C. and F.D.A. recently sent a warning letter to Natural Solutions Foundation to hammer home that point.

What you need to know: There are currently no F.D.A. approved vaccines or drugs to prevent or treat Ebola. Although there are experimental Ebola vaccines and treatments under development, these are in the early stages of product development, have not yet been fully tested for safety or effectiveness, and the supply is very limited. There are no approved vaccines, drugs, or products specifically for Ebola available for purchase online or in stores. No dietary supplements can claim to prevent or cure Ebola, according to the supplements industry. If you've seen companies or products touting these claims, report them to the F.T.C. and F.D.A.

If you are traveling to West Africa, where the 2014 Ebola outbreak has occurred, the Centers for Disease Control and Prevention say there are steps you can take to minimize your risk. Ebola is not spread through casual contact; therefore, the risk of an outbreak in the U.S. is very low.

F.T.C.=Federal Trade Commission F.D.A.=Food and Drug Administration

Telemarketing scam stole money from older consumers

How low can scammers go? As low as stealing from older consumers, to line their own pockets. The FTC says some scammers claimed to be calling on behalf of the government to verify information for a new Medicare card or Medicare-related package. In fact, it was a ruse to get people's bank account information to make unauthorized withdrawals from their accounts.

The callers said they needed to verify people's identities using information that included the consumers' bank account numbers. According to the FTC, the scammers told the people that the information would not be used to debit their bank accounts and that there were no charge for their services. But the FTC alleges that was a lie. Within a month or two, victims learned their bank accounts had been debited, often for \$400 or more.

At the FTC's request, a federal court has temporarily halted this scheme that took millions of dollars from consumers without their consent. The FTC is seeking to permanently end the operation and return victims' money.

No matter your age, you may know someone who has been scammed by telemarketing fraud. They may not talk about it, but the statistics do. The good news is, you can do something about it. Become an FTC ambassador. Share what you know, by passing this blog post on to your friends, family or neighbors. Let them know never to give out their bank account information to someone who contacts them over the phone. It could lead to a scammer taking money right out of their account.

Abusive debt collectors: Help to put them out of business!

Imagine getting a phone message like this:

This is the Civil Investigations Unit. We are contacting you in regards to a complaint being filed against you, pursuant to claim and affidavit number D00D-2932, where you have been named a respondent in a court action and must appear... Please forward this information to your attorney in that the order to show cause contains a restraining order. You or your attorney will have 24 to 48 hours to oppose this matter... Call 757-555-1234.

Treasurer's Report

Joyce Cronk

Treasurer's Report

Oct. 21, 2014

Beginning Balance Sept. 15, 2014

\$4379.75

Deposits

10/21 Membership 138.00

50/50 21.00

Coffee Fund 3.00

Christmas luncheon 240.00

Total Deposits +402.00

Disbursements

10/7 #1580 S. Anderson

Pamphlets & notecards 73.72

10/7 #1581 S. Scheibe

Newsletter 31.59

Total Disbursements -105.31

Balance September 15, 2014 \$4676.44*

*Balance reflects Brisben money \$403.65

That's an example of the type of calls Pinnacle Payment Services, LLC, made in an attempt to pressure people into paying debts they didn't owe, also known as Phantom Debts. In the October 2013 complaint a by the Federal Trade Commission alleged that a business called Pinnacle used an assortment of fictitious business names that implied an affiliation with a law firm or a law enforcement agency. Pinnacle threatened many consumers by telling them their bank accounts would be closed, their wages garnished, that they'd face felony fraud charges, or would be arrested if they failed to pay the supposed debts.

The FTC said enough is enough, and a judge agreed. Pinnacle and its principals are now permanently banned from the debt collection industry. That means they can't help anyone else engage in debt collection, or sell, offer for sale, promote or market any information related to debt collection. The court order also imposes a judgment of more than \$9 million, which represents the total consumer injury caused by their illegal practices.

If you get a call about a debt that doesn't sound right to you,, report it to the FTC and your local law enforcement office, and the Better Business Bureau. Your complaints help us stop rip-off artists, scammers, and fraudsters. The FTC's aggressive law enforcement efforts put the bad guys out of business, and our vigorous consumer education campaigns empower people just like you to make well-informed buying decisions and recognize frauds and scams.



***To our friends who have become family
and our family who have become friends—
May you be blessed with the same
love and care you've given us.***

By Mary Maude Daniels

Fredericksburg AARP Chapter 3396
P.O. Box 3396
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Return Service Requested



Next General Meeting- November 4 Chancellor's Village
Newsletter Deadline- November 15
Next Board Meeting- November 24