



BLACK FOREST CHAPTER OF AARP #1100

"To serve, not to be served"

Chapter Web Site: <http://aarpchapter1100blackforest.weebly.com>

October 9, 2019

Host/Hostess: Lori Belk, Durelle Pithey

Greeter: Jim Belk

Program: "The Impact of Dementia on Caregiving" presented by Kent Mathews of the Pike's Peak Area Agency for Aging

Our September meeting was held at the Golden Corral. Stan took the photos below and it looks like there was a good sized group enjoying their lunch and each other's company.

In the picture Stephen Blucher is telling people about the upcoming Driver Training class he will be running on October 17th. The info to contact Stephen is at the bottom of page 4.



Out-of-town visitors attended our meeting—Chapter 1302 President Ken Gagnor and his wife Karen from East Bay, Rhode Island. We are really honored to have you and your wife Karen visit our Chapter meeting at the Golden Corral. We are looking forward to your attending more of our Chapter meetings while you are in the Colorado Springs area.

Who's Pretending to be the Government Now?

You've probably gotten the calls from Social Security, the IRS, or Medicare. Scammers often impersonate government officials in an attempt to coerce consumers into sending them money or to steal personal information.

Don't do it! Federal & state government agencies & their employees don't ask people to send money for prizes, unpaid loans, or back taxes; nor are they permitted to ask you to wire money or add money to a prepaid debit card to pay for anything.

Why Is The Government Calling Me? - Scammers often impersonate to be government officials in an attempt to coerce you into sending them money or to steal your personal information. They might promise lottery winnings if you pay "taxes" or other fees, or they might threaten you with arrest or a lawsuit if you don't pay a supposed debt. The call may be purported to be from the Internal Revenue Service, a fake FBI agent, & even from individuals impersonating the Attorney General.

Regardless of their tactics, their goal is the same: to trick you into sending your hard earned money while unjustly enriching the fraudster.

Don't do it. Federal & State government agencies & their employees don't ask people to send money for prizes, unpaid loans, or back taxes nor are they permitted to ask you to wire money or add money to a prepaid debit card to pay for anything.

Examples of this type of scam include:

- Someone claiming to be a government official calls, claiming that you've won a federally supervised lottery or sweepstakes. They may say they're from "the national consumer protection agency," the non-existent National Sweepstakes Bureau, or even existing state and federal agencies, such as the Attorney General or the Federal Trade Commission.
- You might get a call or an official-looking letter that has your correct name, address & Social Security number. Often, fake debt collectors say they're with a law firm or a government agency — for ex., FTC, IRS or a sheriff's office. Then, they threaten to arrest you or take you to court if you don't pay on a debt you supposedly owe.
- In most cases, the call appears to be coming from a legitimate number.

The truth:

- There's no legitimate reason for a local, state, or federal agency to ask you to wire money or load a rechargeable money card as a way to pay back a debt.
- If you're unsure whether the threat is legitimate, look up the official number for the government agency, office or employee, judges, etc. & contact the organization directly to inquire about the legitimacy of the call.
- Do not attempt to call any phone number back provided by a caller, always self-source any telephone number you wish to call as scammers will provide fake numbers in an attempt to steal your money.
- Most perpetrators of these scams reside in a location outside the reach of state & federal authorities, often times residing in locations outside the United States.

Variations on these scams include people claiming to be with the IRS collecting back taxes, or scammers posing as representatives of the U.S. Citizenship & Immigration Service (USCIS) who target immigration applicants & petitioners.

If you believe you have received a fraudulent call or wish to report telemarketing fraud, file a report with the [Colorado No Call Registry](#) and the [Federal Do Not Call](#).



As of the January 4, 2019 Board of Directors meeting we will no longer include the Chapter Financial Report in our monthly newsletter. Instead the Treasurer will update the membership as to the current account balances, income & expenses during the monthly meeting.

CHAPTER COMMITTEES

Health Care: Wash your hands. Waldo has a list of members willing to loan walkers, etc. so if you need one, or have one to loan, please contact him. If you have questions check with Waldo.

*** Max Stucky has 3 walkers if anybody needs to use one. Please talk to him.

Notification: Thanks to Pat Guild & Anita Wolfe for their work on the monthly telephone member notifications & thank you Patricia Dix for notifying members via e-mail.

Public Relations: PSAs were sent to 8 local newspapers, the Gazette blog & posted to our website regarding Chapter related recent activities. Thank you Stan.

Sunshine: No cards were sent out this month. That must mean we're all well. (Electa is the Sunshine Committee & can be reached at 596-6787. Please call her directly so she doesn't hear about a member second hand.)

- **Visit the Chapter website** at <http://aarpchapter1100blackforest.weebly.com/> so you too can see the latest Chapter information & upcoming events. Many people visit our website during the month & our members find it useful.
- **REMINDER OF CHAPTER MEETING CANCELLATION POLICY:**
If School District 20 cancels classes, or is on late reporting, Chapter meetings will not take place.
- **Senior Social** - The Senior Social will be held on October 23rd in the Meeting Hall of the Black Forest Lutheran Church. Join other seniors for various games, or just visit.

The following article comes from the current Driver Training newsletter. Thanks to Bill Sanderman for sending this to us.

DRIVING SAFETY TIPS EVERY DRIVER SHOULD KNOW

When you're behind the wheel of a car – whether alone or with passengers – driving safely should always be your top concern. We're more distracted than ever, so it's crucial to know the basics of safe driving and practice them every time you're on the road. Here are some safe driving tips:

Focus on driving. Keep 100% of your attention on driving at all times – no multi-tasking. Don't use your phone or any other electronic device while driving. Slow down. Speeding gives you less time to react and increases the severity of an accident.

Drive "defensively". Be aware of what other drivers around you are doing, and expect the unexpected. Assume other motorists will do something crazy, and always be prepared to avoid it. Keep a 2-second cushion between you and the car in front of you. Make that 4 seconds if the weather is bad.

Make a safe driving plan Build time into your trip schedule to stop for food, rest breaks, phone calls or other business. Adjust your seat, mirrors and climate controls before putting the car in gear. Pull over to eat or drink. It takes only a few minutes.

Practice safety. Secure cargo that may move around while the vehicle is in. Buckle up. Basic car safety encourages the use of seat belts and car seats at all times. They're one of your best defenses in a crash. And it's the law.

Use extra caution in areas that ice up quickly, especially intersections, shaded areas, bridges. Get in the habit of regularly checking weather reports on TV or online so you can prepare for bad weather. On severe weather days, schools and workplaces might close or delay opening. Consider staying at home if you don't need to be on the road.

Keep an emergency kit in the trunk of your car – including blankets, a first aid kit and jumper cables. Check out our full list of items for your emergency car kit. Make sure your cell phone is fully charged and that your car always has a full tank of gas.

from Nationwide.



Medicare Fraud

Have you received a phone call or a postcard in the mail offering you a back brace or knee brace? Or have you received an offer for a free DNA test kit? It is not uncommon for Medicare beneficiaries to receive these types of fraudulent solicitations. Any medical equipment or test paid for my Medicare must be ordered by your physician. If you receive one of these solicitations here a few tips to remember:

- Hang up or refuse contact: Don't engage with an unsolicited offers for medical supplies or DNA tests.
- Listen to your doctor: Medicare has strict coverage rules for its medical supplies & tests that need to be pre-scribed by your doctor. Never respond to open solicitations for Medicare-covered supplies.
- Protect your personal information: Only provide your Medicare number to health care providers at the time you are actively seeking service.
- Reconcile your Medicare statements: Carefully monitor your Medicare statements for any claims for services or supplies billed to you which you did not receive.
- Report fraud: If you've been solicited by a potential Medicare scammer, report it by calling Medicare at: 800-633-4227 or visit www.medicare.gov.

You can also contact the Colorado Senior Medicare Patrol at: 800-503-5190. If you have questions about a potential Medicare scam call, DNA test or medical supply offer you received, contact an AARP ElderWatch Volunteer Specialist at 800-222-4444, option 2, to talk you through the situation.

This newsletter was published and distributed with the assistance of the following merchants:

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SMART DRIVER COURSE - Thursday, October 17th from 11:45 to 4:00 PM at the Black Forest Lutheran Church Meeting Hall. Call Stephen Blucher at 597-5683 for a reservation, cost, etc.

HOLIDAY DINNER DANCE - This year's Holiday Dinner Dance will be on 16 November from 5-8 PM at the Colorado Springs City Auditorium. The event is FREE, but reservations are required. Reservations fill up fast, so sign up at the Chapter meeting or contact Stan at 596.6787, if you plan to attend or want to volunteer to help prepare for the event.