



BLACK FOREST CHAPTER OF AARP #1100

"To serve, not to be served"

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

April 12, 2023

Getting Back to Normal

Chapter 1100 of AARP reinstated a pre-pandemic activity on March 8 by starting the twice per year monthly chapter meeting at a local restaurant. It was a great success. The informal atmosphere included an abbreviated chapter meeting, no program, and a chance to really enjoy an informal meal in the private dining room of the Golden Corral restaurant.

The Chapter will host a **free shredding event** from 9-12 AM on June 10 at the Black Forest Lutheran Church. Individuals in the community will be able to safely shred personal paper documents at this time. Food and cash donations to the Black Forest Care's food pantry will be accepted.

Our next meeting, on April 12, will be held at our usual location - 12445 Black Forest Road. All are invited to visit or join. There are no age requirements. Annual dues for 2023 are \$10 per person.



Chapter President Candace Lehmann presides while the Chapter members enjoy the buffet lunch.



March 8th Meeting Minutes:

- * Our March luncheon was at the Golden Corral. We said the Pledge of Allegiance and a prayer and then the members went to get their lunch. We had 24 members, and 2 guests – John Schaab and Lea Corbin.
- * Jim Belk gave a Treasurer's report and also passed around a sign-up sheet for volunteers to work at the Shredding Event on June 10th.
- * Stephen Blucher announced the date and time for the next Driver Safety class: Wednesday, March 29th, 11AM at the Black Forest Lutheran Church.
- *

Our Secretary, Lin Rozak, was not able to attend the luncheon so this report is being submitted by "Substitute Secretary" Lori Belk. (Thank you Lori.)



Many Chapter members, who knew and worked with Lavonne since she joined the Chapter in 2008, attended her Memorial Service in the Black Forest Lutheran Church on Friday, March 31st. The Church was full and the service was very nice - Pastor Ken told some funny stories involving Lavonne.

Following the service we adjourned to the Fellowship Hall which was crowded with tables for guests AND tables of food, drink and desserts. The Church Ladies, and others who brought food, outdid themselves.

Lavonne's 3 children spoke and, I must say, they all had a great sense of humor. Telling stories of their childhood, about Lavonne and her husband Jim and trips they took. Everyone had a good laugh!

We know she worked for our Chapter but was also heavily involved in Church affairs - the Book Stew, hosting the monthly Senior Social, working on the Easter Basket Fund for the children in the San Luis Valley - La Puente Home and much more.

She also gave tours of the Old Log School; she was involved with the Log School Centennial Quilt Show and demonstrated the art of wool rug braiding during the Black Forest Festival; as the Chapter Event Director she made decorations for, organized and hosted, along with the Chapter President, the 50th Anniversary of our Chapter.



Working at one of the Chapter Shredding events.



Chapter ladies helping set up Lavonne's new house 2 years after the 2013 Black Forest fire.

Memorials may be given to Black Forest Lutheran Church or to the Heifer Foundation International. The link to the page with information about this organization follows:

<https://bflchurch.us11.listmanage.com/track/click?u=e9c157753229eb168cbfa5b81&id=72bae71e0c&e=41053de36e>

She was a "force of nature" and will truly be missed by the Chapter members and the Black Forest community.

Helen

Living on a fixed income during retirement can be challenging, especially in a time of increased inflation & decreased purchasing power. In 2022, inflation hit an all-time high in Colorado at a historic 8 percent. For many people living on a fixed income, the first step to combat inflation is understanding a full picture of your monthly expenses. Knowing your true cost of living is one of the most important things in combatting inflation. Follow these steps to stretch your retirement nest egg as prices fluctuate:

- ◆ **Make a budget:** A budget will help you see where your money is going & help you stay on course to not overspend. Be as detailed as possible in crafting a monthly budget & look back at 3 to 6 months of past expenses to get a good idea of your spending.
- ◆ **Check what benefits you are eligible for:** There are federal & state programs available to help cover living expenses. Check out the National Council of Aging's free online benefit tool at benefitscheckup.org.
- ◆ **Revisit your investment strategy:** If you have a pension, 401(k) plan or investment account, now is the time to make sure it is optimized & diversified to withstand an inflation-prone environment. Reconsider the rate at which you are drawing down on your investments & identify any gaps. Speak to a trusted financial advisor to do so.

For more information or assistance with budgeting & savings tips while living on a fixed income, contact AARP ElderWatch to be connected to a financial counselor. 800-222-4444 www.aarpelderwatch.org

Social Security Cards Are Safer at Home March 23, 2023 *(From the SSA Blog)*

By Dawn Bystry, Acting Associate Commissioner, Office of Strategic and Digital Communications

Scams to steal your personal information are at an all-time high. It's important to continue to safeguard personal documents such as your Social Security card.

A Social Security card is not an identification document. In many situations, you only need to know your Social Security number (SSN). Your physical card is not necessary for most business needs.

Do you need evidence for work? There are several documents you can use instead of your card. Other acceptable evidence includes the following:

Birth Certificate

Permanent Resident Card or Alien Registration Receipt

Employment Authorization Document

Form I-94 or Form I-94A

You do not need to show your physical card to apply for certain benefits. You can simply provide your SSN for benefits like:

Housing

Health insurance

Food assistance

You should also know your physical card is not required as evidence for the Dept .of Motor Vehicles or Driver License (REAL ID). The only state that requires a physical card is PA. For all other states, other acceptable evidence includes:

W-2 forms

Form SSA-1099

Non-SSA-1099 forms

Pay stubs

Keeping your card at home reduces the risk of loss or theft – and helps you keep your information safe.

MARCH ElderWatch: **Business Impostor Scams**

With more people shopping from home than ever before, many consumers rely on delivery services for some of the products they used to buy in-person. Reports of scammers posing as the Amazon customer support have increased significantly in recent years. Here are some tips for avoiding a business impostor scam that might be posing as Amazon or another well-known company:

- Beware of unsolicited phone calls claiming to be from Amazon alerting you of a “problem” with your account. Never provide these callers with account information or access to your computer, phone or tablet.
- Don't click on links in text messages that claim to be from Amazon.
- Understand what emails & other correspondence from Amazon look like and when you might receive them. If an email looks suspicious or claims you purchased an expensive item that you didn't, don't take the chance of clicking on a link or following its instructions.
- Protect your Amazon username & password. Do not provide that information to anyone. Change your password regularly.
- If you are ever in doubt about correspondence you receive, login to your account at www.amazon.com to verify the legitimacy of the message.
- If you are attempting to contact customer support do not trust a simple internet search. Only use contact information found on the Amazon website.
- Be prepared to spot scammers using similar tactics posing as other common businesses & delivery services like grocery stores, Wal-Mart, Target, FedEx, UPS, USPS, PayPal & Netflix.

FEBRUARY ElderWatch: **Sweetheart Scams**

Dating & social media websites have become one of the most popular ways for people of all ages to connect with new friends & potential love interests. While many people have good intentions when meeting people online, scammers also commonly use these sites & apps (ex. Facebook, Instagram, Words with Friends, etc.) to obtain money, gifts or personal information.

When meeting people online, it is important that you always consider the possibility that the person you are chatting with is not who they claim to be. The following are some “red flags” to help determine if the person who you are chatting with might be a criminal trying to take your money:

- You are asked to send money, purchase gift cards, send goods (like a phone or computer) or even open a bank account before meeting in person.
- They are contacting you from thousands of miles away, have inconsistent information in their profile and/or they have an unrealistic photo.
- You are asked to move the conversation outside of the dating website to a messenger app (like Hangouts or WhatsApp), phone, text or email.
- They ask you for personal information such as your bank account, credit card number or Social Security number.
- They express strong emotions right away.

If you recognize any of these warning signs or suspect unusual behavior, report it to the website's administrator and cease all communication immediately.

JANUARY ElderWatch: **SCAM FREE**

At the start of a new year we often reflect on the previous year & make goals for the coming year. Why not make one of your goals for 2023 to “Recognize, Refuse & Report” scams?! While scams can take various forms, there are often “red flags” that are common to many scams. Recognizing red flags will help you avoid most scams. The following are some common red flags that may help you identify if a scammer is trying to steal your money or personal information:

- You are asked to send payment in a non-traditional method, such as via pre-paid gift card, wire transfer, crypto-currency or peer-to-peer payment app
- You receive unsolicited contact from a government agency, business or other entity that is unexpected & unprofessional
- You are requested to provide or verify critical information such as a bank account number, health information or your Social Security number
- The request is urgent in nature, often with a timeline to ensure there is not time to verify its legitimacy
- The offer seems “too good to be true” or not in line with market value for the product or service
- There is little or no contact information for the organization & third-party reviews are limited or don't exist

Aside from recognizing red flags, one of the best ways to stay scam free is to “trust your gut,” if something doesn't sound right, don't go along with it.