

September 14, 2016

Volume 16 Issue 3

Carroll County Retired School Personnel Association

PO Box 1864 Westminster, MD 21158

www.carrollrspa.org

CarrollCountyrspa@gmail.com

Greetings Fellow Retirees:

As we compose this letter, we are looking forward to a cooler air mass arriving. We hope you weathered the suffocatingly "warm" (just kidding, actually stifling) and humid summer without too many problems.

Our first meeting in October will be a dinner held at the Carroll County Career and Technology Center in Westminster where our meal will be prepared and served by the Culinary Arts students. See the attached reservation form for the menu and specifics.

The MRSPA Region 1 Leadership Workshop will be held Thursday, September 22 in Hagerstown. Our delegation includes Sue Christenbury, Jean Crowl, Bonnie McElroy and Naudine Pheobus.

We discussed bus trips to enjoy together on a voluntary basis. With the help of June Gordon, we are trying to set up a joint trip with Mt. Airy Senior Center's Book Club. After reading *Man-hunt*, about John Wilkes Booth's escape following Lincoln's assassination, we discovered a bus tour of his escape route. That will be a spring trip. We would appreciate information/suggestions from you for other social activities, including community service.

Have you paid this year's dues? If not, you will receive a reminder. We would encourage you to sign up for automatic deduction from your retirement check. It's easy and convenient!

We are in the process of establishing a scholarship. We are considering support for active Carroll County educators. Please think of ideas; we will ask for volunteers to work out specifics.

We look forward to seeing you in October!

Sincerely, Naudine Pheobus and Bonnie McElroy, Co-presidents

Inside this issue:

Greetings Fellow Retirees	P. 1
.....	
Dinner Reservation Form	P. 1
.....	
Minutes May, 2016	P. 2
.....	
CCRSPA Consumer Alert	P. 3

RESERVATIONFORM for Dinner Wednesday, October 26, 2016

Carroll County Career & Tech Center, 1229 Washington Rd, Westminster

Dinner 5 PM Menu: Chicken or turkey, Vegetable Lasagna, Tossed Salad, Green Beans ,
Sweet Potatoes, Roll, Dessert, Beverages

New Members and Business Meeting Cost \$12 per person

Please send reservation form or facsimile no later than **Wednesday, October 17, 2016**

Name(s): _____ Phone Number/email: _____

Guest(s) _____

Send your check, payable to CCRSPA

to: **Nancy Griesmyer**
PO Box 1864
Westminster, MD 21158

CCRSPA Minutes for May 11, 2016

The Spring CCRSPA meeting began at 5pm in Westminster at the Carroll County Career and Technology Center. A delicious meal was prepared by students in the Culinary Arts program. Their teacher, *Tim Norwood*, is a graduate of Francis Scott Key High School and the Culinary Arts program at CCCTC. The “picnic” meal included fried chicken, cole slaw, potato salad, rolls, cookies and éclairs, plus beverages.

Co-President Bonnie McElroy welcomed everyone at 5:45pm, and introduced the guest speaker, *Bruce Lohr*, with the Howard County Police Department for 25 years, and representing the MD Community Crime Prevention Institute. Throughout the presentation which included hand-outs, a video entitled “The Financial Abuse of Seniors”, and discussion, he highlighted various frauds and schemes aimed to target seniors, known as a top crime of the 21st Century. Be wary, and if a deal sounds too good to be true, it probably is! It’s okay to be rude to prevent being scammed. Predators can contact via phone, mail or in person, trying to gain trust. However, just as dangerous can be family, friends and caregivers taking advantage of seniors. Although prevention and caution are important, remember to report to local authorities if someone is a victim.

Several **DO NOTs** were stressed: **Do not** give out personal details, including date of birth, SSN, bank account/credit card information; **Do not** allow strangers into the home to prevent fraud at the door; **Do not** be in a hurry to sign up for deals, home repairs/improvements; **Do not** sign anything you do not understand; **Do not** open unsolicited/unknown emails/attachments/pop-ups on the computer; **Do not** think it cannot happen! For ad-

ditional information regarding senior financial exploitation, contact:

Bruce Lohr 410-875-3422.

When the senior safety presentation concluded at 6:30pm, *Bonnie* led the Pledge of Allegiance, and introduced **Co-President Naudine Pheobus**. Committee reports were then shared: The minutes prepared by **Recording Secretary, Susan Miller** from the previous meeting on March 9, 2016 were published in the newsletter, and they were accepted as printed.

Treasurer, Nancy Griesmyer—discussed income and disbursements, with a current balance of \$7610.21. A \$150 donation was presented to the Culinary Arts program at CCCTC.

Corresponding Secretary, Susan Christenbury—stated that the group has an online presence, and can be accessed at www.carrollrspa.org

Consumer Education, Dixie Elmes—shared a handout entitled “5 Green Claims That Might Be Fooling You”, from Good Housekeeping.

Membership and Necrology, Jean Crowl—The memorial candle was lit, and a moment of silence was observed in honor and remembrance of *Karen Sirko, Beverly Roderick, Patricia Ann Pumphrey, Ann Fletcher Norvell, Grace Arrington Harrison, Dorothy Martin, Gail White, Bobby Baumgardner* and *Ben Slaybaugh*. *Jean* also commented that CCRSPA has several new members.

A reminder was shared with the group that members are still needed to serve as Vice-President and as Program Committee and Legislative Chairpersons. A Vice-President is especially needed to prepare for the role of President after *Naudine* and *Bonnie* complete their co-presidency in one year. Invite other retirees to attend, and become more involved with CCRSPA. There is always a need for more active participation!

Old Business—the annual MRSPA Business Meeting was held on Tuesday, May 10 at Turf Valley Conference Center in Ellicott City. Four CCRSPA members attended: *Bonnie McElroy, Naudine Pheobus, Althea Miller* and *Susan Miller*. It was announced that 2017 MRSPA dues will be increasing by \$10 to \$45, the first increase in 7 years. It was voted that emeritus members, 90 years and older, will continue to not pay dues—there will be more than 800 emeritus members by 2017. *Eugene Streagle*, MRSPA Area I East Director was also in attendance, and stated that Governor Hogan fully funded the pension, including the catch-up fund. This year’s MD State Retirement and Pension Cost of Living Adjustment (COLA) will be 0.119%.

New Business—since CCRSPA has a strong financial base, it was suggested to possibly offer a local scholarship. Additional input from members and a committee will be needed to discuss the mechanics and logistics of this possible scholarship.

CCRSPA would like to organize more “fun” activities, such as participating in trips already planned by local bus companies.

Members were asked to complete a form highlighting individual contributions to the community. Be proud to share a record of your time and activities.

Before adjournment at 7pm, a door prize was awarded to *Pat Foard* for a free meal at the fall meeting.

An ongoing goal: **Each One Reach One!** Bring a retired friend as incentive to become a new member.

Respectfully submitted,

Susan H. Miller

Recording Secretary

CCRSPA Consumer Alert!

May 11 Meeting Summary

by Dixie Elmes

In this digital age, we all need to become more aware of how we put ourselves at risk. Scams are perpetrated by smart, persuasive, and aggressive people experienced at invading our world. They can enter through our phones, computers, mail and even our front door.

Scam artists try to get money from all kinds of people. Trusting seniors can be easy targets. Here are some tips to remember.

1. To protect your identity:
 - ◆ Never give out your credit card number, Social Security number or bank account number over the phone unless you initiated the call.
 - ◆ SHRED all papers that contain any of these numbers.
 - ◆ SHRED credit card applications and checks so someone else cannot open an account in your name or use these checks for purchases.
 - ◆ If you mail a personal check to someone, **DO NOT** put it into your personal mail box with a red flag. Put it in a USPS mail box. Your routing number and account number are all anyone needs for a great online shopping spree at your expense.
2. Sometimes it is necessary to be rude to disengage with these people.
 - ◆ When you answer the phone and someone starts to solicit money from you, say "Have a nice day," and hang up!
 - ◆ When your doorbell rings or someone knocks, look through your peep hole. If you do not know the person, don't answer the door. They will go away. This is also a great way to prevent a possible home invasion.

Report con games to the police, even if you have been scammed. You may have valuable information that could help in the prosecution.

Sadly, older people can be taken advantage of by those closest to them. Financial abuse is often perpetrated by family members, close friends or caregivers. Think twice before sharing information about your finances, and always discuss any changes in your financial plan with a professional or trusted family member. Do this first, before investing or giving away your money.

Gone Phishing! (for your personal data)

by Susan Christenbury

Phishing = sending an electronic message to millions of numbers waiting for a 'bite.'

Because this is the third time I have had these messages on my phone this year, I think older Americans more likely receive these messages via phone than computers.

Below are the two numbers and messages deleted from my phone.

254-212-6755 and 206-436-4290

The message: *Hello. The reason of this call is to inform **you** the IRS is filing a lawsuit against **you**. To get more information about this file please call immediately ... (phone number)*

Also, because I did not respond:

*Hello. We have been trying to reach **you**. This call is officially the final notice from the IRS, Internal Revenue Service. The reason... as above*

There are TWO clues in these messages that should be red flags.

1. The IRS never contacts you by phone. They will send a letter.
2. Your name is **YOU** because they have no idea who **YOU** are! In fact they want **YOU** to call them and tell them who **YOU** are.



What to do? Here are my phone strategies

1. I assign everyone in my personal phone book a ring tone different from the one that came with my phone. Each group has a different ring tone, but you can just assign random ring tones.

From the ring I know if I should take the call or let it go to voicemail. From the message I decide if I will delete the message or return the call. Phone solicitors often do not leave messages.

2. If I am expecting a call from someone not in my phone book, I may answer only to find a solicitor trying to sell me something or want me to take a survey. I just hang up.

The 'hang up' strategy is surprisingly effective. Many have given up completely.

My phone, my power!

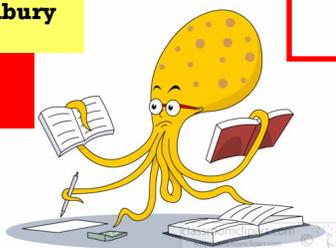
Carroll County Retired School Personnel Association

Your Officers:

Co-Presidents: **Naudine Pheobus and
Bonnie McElroy**
Consumer Education Chair: **Dixie Elmes**
Recording Secretary: **Sue Miller**
Treasurer :**Nancy Greismyer**
Membership & Necrology :**Jean Crowl**
Corresponding Secretary: **Susan Christenbury**

Upcoming Events

1. **Fall Meeting** October 26, 2016
Carroll County Career and Tech Center
2. **Winter Meeting** March 8, 2017 *VFW*
3. **Spring Meeting** May 10, 2017
Carroll County Career and Tech Center



Carroll County Retired School Personnel Association
Susan Christenbury, Corresponding Secretary
Post Office Box 1864
Westminster, MD 21157

