

Scams Targeting Seniors: In a society bombarded with images of the young and beautiful, it's not surprising that some older people feel the need to conceal their age in order to participate more fully in social circles in the workplace. After all, 60 is the new 40, right? It is in this spirit that many older Americans seek out new treatments and medication to maintain a youthful appearance, putting them at risk of scammers. It's fake Botox like the one distributed in Arizona that netted in 1.5 million in barely a year, or completely bogus homeopathic remedies that do absolutely nothing; there is money in the anti-aging business. Botox scams are particularly unsettling, as renegade lab-created versions of the real thing may still be working with the root ingredients botulism neurotoxins, which is one of the most toxic substances known to science. A bad batch can have health consequences far beyond wrinkles or drooping neck muscles. Telemarketing Scams: Perhaps the most common scheme is when scammers use fake telemarketing calls to prey on older people, who as a group make twice as many purchases over the phone than the national average. While the image of the lonely senior citizen with nobody to talk to may have something to do with this, it is far more likely that older people are more familiar with shopping over the phone, and therefore might not be fully aware of the risk. With no face to face interaction, and no paper trail, these scams are incredibly hard to trace. Also, once a successful deal has been made, the buyers name is then shared with similar scammers looking for easy targets, sometimes defrauding the same person repeatedly. Charity Scams: Money is solicited for fake charities. This often occurs after natural disasters. Investment Schemes: Because many seniors find themselves planning for retirement in managing their savings. A number of investment schemes have been targeted at seniors looking to safeguard their cash for the later years from pyramid schemes like Bernie Madoff's (which counted a number of senior citizens among its victims) to fables of a Nigerian prince looking for a partner to claim inheritance money to complete financial products that many economists don't even understand, investment schemes have long been a successful way to take advantage of older people. Homeowners/Reverse Mortgage Scams: Scammers like to take advantage of the fact that many people above a certain age, own their own homes, a valuable asset that increases the potential dollar value of certain scams. Unsecured reverse mortgages can lead property owners to lose their homes when the perpetrators offer money or a free house somewhere else in exchange for the title of the property. Sweepstakes & Lottery Scams: Here a scammer informs their mark that they have won a lottery or sweepstakes of some kind and need to make some sort of payment to unlock the supposed prize. Often you will be sent a check that can be deposited in your bank account, knowing that while it shows up in your account immediately, it will take a few days before the fake check is rejected. This scam capitalizes on the notion that "there's no such thing as a free lunch." Every day a new scam will come to our attention here at the Senior Center. Before you give any information on the phone ask for a return number then call the Senior Center or your local Police Department. "If it sounds too good to be true" trust your gut, hang up the phone.

SLIDE SHOW ON JANUARY 17th: Collette Vacations is promoting a 7 day trip to San Francisco and Lake Tahoe, July 27th -August 2nd, 2012. Call us at 978-688-9560 to reserve your space at either the 2:15 or 6 p.m. slide show.

SUPPORT SERVICES AND PROGRAMS:

MYSTERY RIDE: Thursday January 19, 2012. Bus departs Senior Center at 9:00 a.m. Speaker Kathleen Scribner, RN - "Aging Wisely" Call reception to sign up. Lunch & Bus \$5.

AC MOORE SCRAPBOOKING: Thursday January 26th 2- 3 pm. Transportation to Salem, NH \$2, supplies provided. Bus limited to 12 persons, first come first served.

NEW PROGRAM: GIRL TALK with Lu, starts January 18, 2012, 12:30-1:30, no fee. Call to sign up. The group will explore life's transitions and related women's issues.

VALENTINE BREAKFAST: Come join us for a special Valentine Breakfast featuring "Just Harry" a One Man Ensemble. Tuesday morning February 14, 9:00-10:30. Tickets now available \$3.00.

VALENTINE PARTY: Hosted by the Lawrence Elks February 17th at 11:30-3:30. Tickets will be sold at the North Andover Senior Center starting January 2, 2012. Tickets are \$6.00/ with transportation \$7.00 R/T. Tickets limited to North Andover Seniors only.

FREE MEMORY SCREENING: February 23, 10:30-1:30 at 15 minute intervals, call Center for appointment.

STRESS RELIEF: Wednesdays from 2-4 pm, 20 minute sessions with Miriam Smith, Pranic Healer. \$5 donation to the Senior Center.

FOOT CARE SCHEDULE: Dr. Connolly is scheduled to see clients on the 2nd Wednesday of every month starting January 11th from 1 – 4 pm by appointment only; \$30 fee.

BLOOD PRESSURE CLINIC: Held every Wednesday, 9 to noon.

SHINE VOLUNTEERS: offer free, confidential counseling on all aspects of health insurance to North Andover residents on Medicare. Call the North Andover Senior Center and ask for a SHINE appointment, on either the 1st, 3rd or 4th Tuesday of the month from noon to 2 pm (Serving Health Insurance Needs of Elders).

FOXWOODS: Next scheduled trip, Tuesday, January 17, \$25 includes lunch buffet, transportation and Kenos. Bus leaves from St. Michael's parking lot at 6:30 am.

Mr. FIX IT: Here at the Senior Center. 1st and 3rd Monday every month 12-3 pm

MVNP SPECIAL \$2 LUNCHEON: Date Tuesday January 24th, 2012 at 11:30 NA Senior Center/Sign up by Tuesday 1/17/12 Menu: Applewood Smoked Turkey Tenderloin, Tossed Salad with Ranch Dressing, Baked Potato, Sour Cream and toppings, Cranberry Sauce, Parker House Roll and choice of cake or pie.

MONTHLY SUPPER CLUB TRIP: To Jaime's Restaurant, High St. North Andover. January 19th Sign up opens January 4th at 8:30 am. Bus is \$2 and departs at 4:30. Order off menu. Bus limited to 12 persons- first come first served.