

Senior Citizen Gazette

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Mayor Manuel Figueiredo

Director Phyllis Monguso

Deputy Mayor Suzette Cavadas

Committeeman Anthony Terrezza Says Goodbye after 19 years of Service

Township of Union - At this time every year, we start to think about closing the door on old chapters of our lives and planning ahead for the new journey of a new year. In years past I would be meeting with my colleagues and laying the foundation for the next leg of our journey serving our residents, but instead I find myself saying farewell after 19 years of service.

Over the past few months, I have had the chance to look back at all of the things we have accomplished, and I'm proud of the legacy I am leaving behind.

I remember my first term as mayor- only 18 months after I was first elected into office- and the steep learning curve that I had to quickly adjust to, in order to have the chance to make a real difference in town. Together with my colleagues, and through their support, we brought to life one of my strongest beliefs- that politics is compromise, and that if we could find the middle of the road on any issue, that we could do wonders.

These wonders came in many forms and were characterized by innovations, efficiencies, and collaborations in the areas of township economics, public safety, and strong community building.

Through fiscal planning, programs like 2004's Back to Basics plan, and becoming business friendly, we have kept our township financially sound through bad economic times, created thousands of jobs, and converted old industrial sites to retail locations. We have seen the incoming of various Fortune 500 companies, like Wholefoods, the Home Depot, and Target; and the development of new residences like the Ave and Avalon Bay among others.

It has always been my motto that new things are the future and we can not go backwards. It is in this spirit that we worked tirelessly with congress to bring a train station to Union and are continuously working to establish "one seat ride" service into New York City.

By this same token, we endeavored to outfit our Police and Fire departments with the most innovative technology. In my first year in office we were able to fund a new 911 system to improve communications and more recently, we have seen a dip in our crime rate as a direct result of good policing and the use of City Stat- a system that has allowed



us to use previously collected crime data to coordinate more effective direct patrolling of our neighborhoods. These measures have allowed our public safety units to go from being reactive to proactive; a notion which I hope will be one of the ideals that my legacy will be remembered by.

Being proactive in the wake of resistance is what has made our community stronger, and what has driven so many successful community projects like the relocation of the controversial methadone clinic in Vauxhall, the creation of the Vauxhall Branch Library, and the creation of the community Senior Center.

It has also been the crux of initiatives like the 2010 Green Connection, in which we were one of the first towns to become certified for our eco-friendly practices, and the creation of the Franklin Street Flood Wall which became necessarily apparent after Hurricane Floyd.

All in all, after 19 years, together in government; together in community, we have created a culture of progression that has changed the landscape of our town, creating some of the finest programs, services, and public spaces in the State. But all of those things pale in comparison to the joy that I have received from interacting with all of you- whether day-to-day, or on the campaign trail.

Some of my most cherished moments come from simple times- like cooking for the Spaghetti Dinners at the Senior Center, and going door to door to meet and speak with all of you. The support and trust that you have bestowed on me throughout these past 7 elections comes second to none, and for that I am forever grateful.

- *Committeeman Anthony Terrezza*

TOP 10 FINANCIAL SCAM TARGETING SENIORS

1. MEDICARE/HEALTH INSURANCE:

These types of scams, perpetrators may pose as a Medicare representative to get older people to give them their personal information, or they will provide bogus services for elderly people at make shift mobile clinics, then use personal information they provide to bill Medicare and pocket the money.

2. COUNTERFEIT PERSCRIPTION:

Most commonly, counterfeit drug scams operate on the internet, where seniors increasingly go to find better prices on specialized medications. This scam is growing in popularity- since 2000, the FDA has investigated an average of 20 such cases per year, up from five a year in the 1990s. The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm. This scam can be as hard on the body as it is on the wallet.

3. FUNERAL & CEMETERY SCAM:

The FBI warns about two types of funeral and cemetery fraud perpetrated on seniors. In one approach, scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of the grieving widow or widower. Claiming the deceased had an outstanding debt with them, scammers will try to extort money from relatives to settle the fake debts. Another tactic of disreputable funeral homes is to capitalize on a family member's unfamiliarity with the considerable cost of funeral services to add unnecessary charges to the bill. In one common scam of this type, funeral directors will insist that a casket, usually one of the most expensive parts of a funeral services, is necessary even when performing a direct cremation, which can be accomplished with a cardboard casket rather than an expensive display or burial casket.

4. FRAUDULENT ANTI-AGING PRODUCTS:

In a society bombarded with images of 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 and the workplace. after all, 60 is the new 40, right? It is in this spirit that many older Americans seek out new treatments and medications to maintain a youthful appearance, putting them at risk of scammers. Whether it's fake Botox like the one in Arizona that netted its distributors (who were convicted and jailed in 2006) \$1.5 million in barely a year ,or completely bogus homeopathic remedies that do absolutely nothing, there is money in the antiaging business.

Botox scams are particularly unsettling, as renegade labs creating versions of the real thing may still be working with the root ingredient, botulism neurotoxin, which is one of the most toxic substances known to science. A bad batch can have health consequences far beyond wrinkles or drooping muscles.

5. TELEMARKETING CALLS :

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 citizens 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 buyer's name is then shared with similar scammers looking for easy targets, sometimes defrauding the same person repeatedly.

EXAMPLES: The Pigeon drop, The fake accident ploy & Charity scams.

6. INTERNET FRAUD:

While using the internet is a great skill at any age, the slower speed of adoption among some older people makes them easier targets for automated internet scams that are ubiquitous on the web and email programs. Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program (at a substantial cost) or an actual virus that will open up whatever information is on the user's computer to scammers. **EXAMPLE:** A senior receives a message from a legitimate company or institution, asking them to "update or verify " their personal information. A senior receives emails that appears to be from the IRS about a tax refund.

7. INVESTMANT SCHEMES:

Because many seniors find themselves planning for retirement and managing their savings once they finished working, a number of investments schemes have been targeted at seniors looking to safeguard their cash for later years. Looking for a partner to claim inheritance money to complex financial products that many economists don't even understand, investment schemes have long been a successful way to take advantage of older people.

8. HOMEOWNERS/REVERSE MORTGAGE SCAMS:

Scammers like to take advantage of the fact that many people above a certain age own their homes, a valuable asset that increases the potential dollar value of a certain scam.

9. SWEEPSTAKES & LOTTERY SCAM:

This simple scam is one that many are familiar with, and it capitalizes on the notion that “there’s no such thing as a free lunch” Here, scammers inform 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, seniors will be sent a check that they can deposit in their bank account, knowing that while it shows up in their account immediately, it will take a few days before the (fake) check is rejected. During that time, the criminals will quickly collect money for supposed fees or taxes on the prize, which they pocket while the victim has the “prize money” removed from his or her account as soon as the check bounces.

10. THE GRANDPARENT SCAM:

The Grandparent scam is so simple and so devious because it uses one older adults’ most reliable assets, their hearts. Scammers will place a call to an older person and when the mark picks up, they will say something along the lines of “Hi Grandma, do you know who this is? When the unsuspecting grandparent guesses the name of the grandchild the scammer has established a fake identity without having done a lick of background research. Once “in” the fake grandchild will usually ask for money to solve some unexpected financial problem (overdue rent, payment for car repairs, etc.) to be paid via Western union or MoneyGram, which don’t always require identification to collect. At the same time, the scam artist will beg the grandparent “please don’t tell my parents, they will kill me.”

While the sums from such a scam are likely to be in the hundreds, the very fact that no research is needed makes this a scam that can be perpetrated over and over at very little cost to the scammer.



Christmas is A Season For Giving

*Christmas is a season
For gifts of every kind.
All the glittering, pretty things.
That Christmas shoppers find.
Baubles, beads, and bangles
Of silver and of gold
Anything and everything
That can be bought or sold
Is given at this season
To place beneath the tree
For Christmas is a special time
For giving lavishly,
But there’s is one rare
And priceless gift
That can’t be sold or bought
It’s something poor or rich can give
For it’s a loving Thought
And Loving Thoughts are something
For which no one can pay
And only loving hearts can give
This Priceless Gift Away*



Happy Hanakkah

Did Ya Know?

- Buzz Aldrin was one of the first men on the Moon. His mother’s maiden name was Moon.
- The average cat can jump 5 times as high as its tail is long.
- Every hour more than one billion cells in the body must be replaced.
- That a bear has 42 teeth.
- A tiger’s night vision is six times better than a human’s.
- Cats have two sets of vocal cords: one for purring and one for meowing
- A group of flamingos is called a flamboyance.
- New York was the first state to require cars to have license plates.
- An octopus has three hearts.
- It is not possible to tickle yourself.
- OMG was added to dictionaries in 2011, but its first known use was in 1917.
- Potatoes have more chromosomes than humans.
- The infinity sign called a lemniscate.
- That Dolphins are unable to smell
- Armadillos have four babies at a time and they are all the same sex.
- A group of geese on the ground is called a gaggle, a group of geese in the air is called a skien.
- Rats and mice are ticklish, and even laugh when tickled.
- Most Koala bears can sleep up to 22 hours a day.
- Panama is the only place in the world where you can see the sun rise on the Pacific and Atlantic.
- The King of Hearts is the only king without a Mustache.

From the Director of Senior Services

As we wind-up this year, we usually think back on what we accomplished - did we reach the goals that we had set ? Did we reach out and or provide you with the services you needed. We are dedicated to one purpose- to serve you as pleasantly and beneficially as possible. If you have any questions about your entitlements or other benefits - stop in the office and we will be glad to assist you.

We would like to take this opportunity to thank our Senior Citizen Advisory Board for all their help over the last year. Also, we would like to thank Commissioner Terrezza for all that he has done over the many years of service and wish him well on his retirement .

To all of you, We wish a Joyous Holiday Season and a happy, healthy NEW YEAR .

Phyllis Monguso, Director

GOLDEN AGE CLUB

Monthly Trips

The first Thursday of the month the Golden Age Club runs a bus trip to Atlantic City, Resorts. The cost of the ticket is \$27.00 with a return of \$30.00 dollars. The bus leaves 35 Sumner Ave Schaffer Gardens at 7:55 AM, 255 Tucker Ave. at 8:00 AM and the Senior Center July ,August, and Sept. ONLY 8:15AM. All other months- Jeanette Ave.

The third or fourth Thursday of the month Golden Age Club goes to the Sands Casino in Bethlehem, Pennsylvania the cost is \$27.00 dollars, the return is \$30.00 dollars and a \$5.00 Food voucher.

<u>AC DATE</u>	<u>SANDS</u>
1/7/16	1/21/2016
2/4/16	2/18/2016
3/3/16	3/17/2016

GOLDEN AGE TRAVEL CLUB

**HAPPY HOLIDAYS TO ALL!
TRIPS FOR THE NEW YEAR TO BE
ANNOUNCED.**

CALL 908-851-5290

ALL OF THE ABOVE DATES ARE TENTATIVE!