

Friendly Neighbors Newsletter

Volume 19 – Issue 4 – July/August 2018

Founder – Doris D. Norman

Editor – Kay Keskinen

Moscow Senior Meal Site and Senior Center

1912 Center, 412 East Third Street, Moscow, ID 83843

Phone: (208) 882-1562 (Senior Center and Kitchen)

E-mail: friendly.neighbors@yahoo.com

Web Page: <http://users.moscow.com/srcenter> Blog: <http://moscowseniors.blogspot.com>

President's Message



Hi everyone,

We are having another good year. Membership is up and attendance, on the whole, is very good at the meal site.

We had a good response to our booth at the June Senior Fair; we had so much foot traffic that we even had to have additional copies made of some of our material.

The kitchen has received some very favorable responses to some of our new menu items. Marisa is trying her best to pick recipes from the recipe book provided by the Area Agency on Aging that we would like (our recipes MUST come from that book). The salad bar now has the same items on both sides so you do NOT need to go around the other side of the salad bar to get what you want. Please let the kitchen personnel know that you appreciate their efforts.

I also want to thank our volunteers for their continued support of all our programs. We could not do all we do without them.

The old ice machine that frequently broke down has been replaced with a chest freezer, so we now purchase ice as needed. Thank you, Jenny.

Enjoy the rest of the summer (I personally wish Fall and Winter were back).

Bill Terrio, President

Volunteering Has Value

Volunteering has many benefits. Studies have shown these benefits for retired adults who volunteer: helps bridge the generation gap; helps prevent senior isolation and depression; and promotes physical activity and better mental health.

Volunteering also benefits the person or organization one volunteers for. Many non-profits have limited funds and depend greatly on volunteer hours to provide their necessary services.

The WA-ID Volunteer Center in Lewiston matches people who want to volunteer with organizations who need volunteers.

During her presentation of the Friendly Neighbors funding request to the Latah County Commissioners, Secretary Sharon Singleton presented a "check" for \$225,706, representing the dollar value of Latah county volunteer hours in 2017. Our organization depends on the services of volunteers as well as the county funding the commissioners have provided us for many years.



Pictured above L-R: Commissioners Dave McGraw, Tom Lamar, Richard Walser and Secretary Sharon Singleton

If you are interested in volunteering through the WA-ID Volunteer Center, contact Susan Harris, Volunteer Coordinator, at 208-746-7787.

Ponzi Scheme Protection

As financial markets fluctuate, fraud risk rises

by Sid Kirchheimer

AARP Bulletin, June 2018

In a time of market turmoil, a "don't miss out!" mind-set creates more potential victims to Ponzi schemes.

Tony Decillis' initial exposure to a \$13 million Ponzi scheme, he says, was through an endorsement by his then-favorite radio personality.



Decillis, 72, was a regular listener of Tampa-area talk show host Drew Garabo. "Each day, Garabo would be promoting this investment. He said, 'You get a minimum 12 percent return on your money, no matter what. It's the greatest.'"

Turns out, it wasn't. Despite receiving regular statements showing double-digit gains, "I learned my money was gone — or, more likely, never invested," says Decillis, one of at least 119 people whose retirement savings funded a lavish lifestyle for Patrick O. Howard, head of Dallas-based Optimal Economics Capital Partners, according to the [U.S. Securities and Exchange Commission](#)(SEC).

"I never would have gotten involved in this scam if it wasn't for the personal endorsement of Drew Garabo," says Decillis, a retired car dealership service manager who lost \$51,000. Neither Garabo nor radio station executives responded to our questions.

A Ponzi scam is a form of fraud in which money from new investors generates returns for early investors, creating the false sense that everyone is profiting — right up until the scheme collapses. The scam was around long before the 1920s, when it took its name from a con man named Charles Ponzi.

In a time of market turmoil, a "don't miss out" mind-set creates more potential victims. Plus, today there is a new twist to this old scheme.

"Finding targets used to come mainly through mail and phone. Now [social media](#) is a hotbed for investment fraud," notes Lori Schock, director of the SEC's Office of Investor Education and Advocacy.

Here's how to protect yourself.

- **Do your homework.** Only 20 percent of investors ever do a background check on brokers or products before buying. Some good starting places are the SEC's investor.gov (800-732-0330) and the Financial Industry Regulatory Authority's [brokercheck.finra.org](#) (800-289-9999).
- **Look at the investor or firm.** Check out the SEC's EDGAR database for free corporate information, the fee-based pacer.gov to search federal lawsuits and bankruptcies, or your local courthouse for scams by area predators.
- **Run from red flags.** Language like "risk-free," "guaranteed returns" and "everyone is doing it" should scare you off.
- **Be careful even in "safe" places.** Churches, country clubs and community organizations are happy hunting grounds for those pitching Ponzi schemes. Rely on research over referrals from friends and relatives.
- **Don't be fooled by credentials.** Those letters after the names of brokers and investment counselors can be meaningless. Some are outright fakes, and some are gained by paying a fee or taking a short class.
- **Don't be starstruck.** Celebrity endorsements don't mean an investment is legitimate. If you have questions or need to file a complaint, call the SEC at 800-732-0330. Or reach out to FINRA toll-free at 844-57-HELPS, or the North American Securities Administrators Association at 202-737-0900. If scammed, alert your local police, district attorney and state attorney general.

Sid Kirchheimer is the author of Scam-Proof Your Life, published by AARP Books/Sterling.

Birthdays of our Members

August

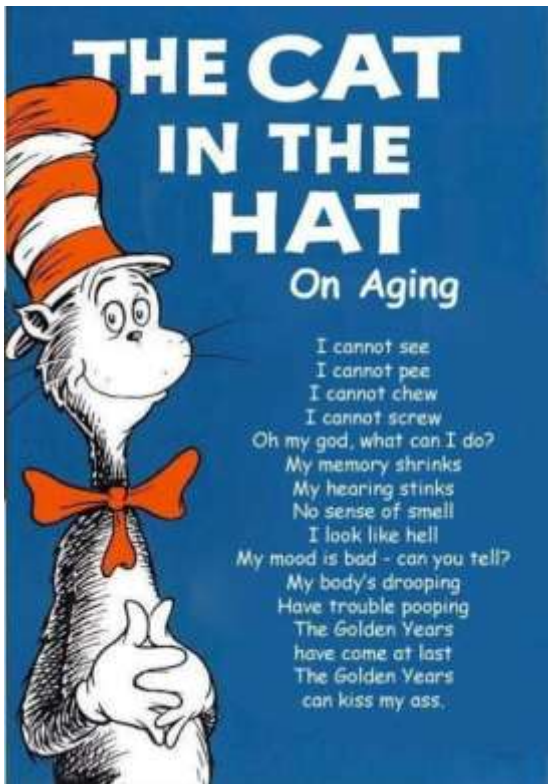
13 Charlie Couch
13 Jim Maley
21 Al Pepe
25 Jon Bateman
29 Jim Sanberg
31 Harold Grassl
31 Joy Irving
31 Jim McCloskey
31 Donna Ogden



September

5 Betty Squires
6 Glenna Taylor
7 Donna DeBolt
11 Fern Bielenberg
13 BettyAnn Papineau
14 Karon Aronson
16 Gerald Schutz
16 Ed Townsend
19 Karen Davis
25 Steve Barr
28 Sue Green
28 Terry Lindsey
28 Frankie Yockey

*If your birthday is not shown here, please check that your dues are current.



Calendar...

August

7 Tuesday Community Market, Fairgrounds, 4-7pm
17 BBQ & Shred Day @ Umpqua Bank, 11-4pm, 609 S. Washington, bring up to two grocery bags of paper
21 Senior Citizens Day
28 Friendly Neighbors Board meeting

September

3 Labor Day
4 Tuesday Community Market, Fairgrounds, 4-7pm
9 Grandparents Day
13-16 Latah County Fair
23 September Equinox
25 Friendly Neighbors Board meeting

The bulletin board in the Senior Center

includes postings of senior-related newsletters (Roadrunners, Latah AARP, etc.) along with flyers of Lunch & Learn classes, AARP "Safe Driver" classes, and other events. "Lunch & Learn" are free classes held at noon at the Latah Fairgrounds.

Senior Meal Program/Senior Center

Friendly Neighbors Senior Citizens, Inc. is a non-profit organization recognized by the IRS as a 501(c)(3) charity that operates a senior meal program that includes a congregate meal site on Tuesdays and Thursdays in the Great Room of the 1912 Center in Moscow along with a home delivery program through the Area II Agency on Aging.

For the congregate meals, the salad bar is available at 11:30 AM, and the main meal is served at noon. Suggested donation for the meal is \$5.00 for seniors 60 and older; for anyone under 60 the price is \$7.00. A "meal ticket" (good for 11 meals) for seniors is available for \$50.

To determine if you qualify for home-delivered meals, contact Stephanie Boden at the A2AoA in Lewiston at (800) 877-3206.

Monthly menus are posted at the meal site and on our web page: [//users.moscow.com/srcenter](http://users.moscow.com/srcenter)

Besides managing the senior meal program, Friendly Neighbors operates the Moscow Senior Center, a drop-in center with various activities for seniors. It is located on the first floor of the 1912 Center and open from 9 AM – 4 PM Monday through Friday (closed holidays).

“Make Every Day Moving Day!”

by Kali Gardiner, RD
U of I Extension Nutrition Program
Taken from the July 2018
“Senior Nutrition News”

What we eat, day in and day out, is vital to our personal health. Aiming for healthful eating is just one piece of the wellness puzzle. Physical activity is the other side, and most of us need to find ways to be more physically active.

Why is daily physical activity so important?

In addition to weight control and reducing risk for chronic diseases, regular physical activity has been shown to reduce the risk for some cancers, strengthen bones and muscles, and improve mental health and mood.

I don't have the time or the money to go to a gym or join a class. How can I fit more movement into my day?

Physical activity is anything that gets your body moving. It doesn't have to be expensive or added on to your “to-do” list. Just move enough to get your heart rate up for at least 10 minutes at a time at least 3 times per day. Many household chores can count as physical activity – and it's great to feel better about increasing your activity AND checking off tasks like mowing the lawn, walking the dog, climbing the stairs, or simply parking farther from the door while shopping.

I'm older, and I can't move as well as I used to?

Everyone can gain the health benefits of physical activity - age, ethnicity, shape or size do not matter. If you are physically active in middle age or as an older adult, you have a lower risk of losing the ability to do everyday activities such as climbing stairs, grocery shopping, or playing with your grandchildren than people who are inactive. Aerobic and muscle-strengthening activities can improve your ability to do everyday tasks – even those you may already struggle with.

Not doing any physical activity can be bad for you, no matter your age or health condition. You don't have to be in super physical shape or be able to be active for long periods of time to reap the benefits of physical activity – some is better than none at all! The health benefits will also increase with the more physical activity you do. Check with your healthcare provider to decide what is appropriate for you.



“Moving Day” Opportunities (they're free!)

- **Chair Yoga** - A free chair yoga class is offered on Tuesdays from 10:30 – 11:15 AM in the Arts Workshop room of the 1912 Center; instructors vary
- **Zumba Gold** - This free class for seniors will be on the first three Thursdays in August from 10:30 - 11:15 AM in the Arts Workshop room of the 1912 Center; instructor is Lauren Fins
- **Fit and Fall Proof Class** – Free exercise classes for seniors offered at the Gritman Community Wellness Center, 510 West Palouse River Drive on Mon/Wed at 1 PM, Tue/Thu at 9 AM and 10 AM, and Wed/Fri at 2 PM