

Dutchess County Office for the Aging's

## **AGING NEWS**

For the week of April 14

Paper checks of all kinds are becoming increasingly vulnerable to theft and fraud. In 2023, banks filed 680,000 check-fraud reports, nearly double the 2021 total, according to the federal Financial Crimes Enforcement Network (FinCEN). Earlier this year, FinCEN issued an additional report indicating that this upward trend of check theft and fraud is continuing. Meanwhile, the United States Postal Service (USPS) reported 38,500 high volume mail theft incidents from mail receptacles (including blue USPS collection boxes) from October 2021-October 2022 and over 25,000 such incidents in the first half of Fiscal Year 2023.

### **What Thieves Do With Stolen Checks**

There are several ways thieves use stolen paper checks, including altering payees and/or amounts (check-washing); using the stolen check to create

counterfeit checks; fraudulently signing the check; and selling the check or its identifying information to other thieves. What's more, it's no longer necessary for a swindler to risk arrest by going inside a bank to make a deposit. They can use their phones for that.

Even if you've never used the internet yourself and own no computers or mobile devices, the personal information on your checks can still fall into the hands of thieves and scammers anywhere in the world.

Check theft can happen at any point between a check's origin and destination. That's why authorities recommend *not* putting outgoing mail in your own mailbox for your carrier to pick up.

### **What's Next For Paper Checks**

Paper checks have been around in some form for almost a thousand years, but their day may be ending except for large payments like the down payment on a home or car. Many retailers no longer accept paper checks; they'll take credit or debit cards, or payment apps. While most still take cash, even that number is also decreasing.

Near us, only New York City has passed legislation requiring businesses to accept cash as payment. Although our paper money includes the words “this note is legal tender for all debts, public and private,” there is no New York State or federal law requiring businesses to accept cash.

### **If You Must Write A Check**

**Always use blue or black gel pens.** If you send a check via mail, only use blue or black gel non-erasable pens. It is harder for bad actors to alter your checks if permanent dark ink is used.

**Use security checks.** Most financial institutions offer security checks that contain a hologram and are printed on safety security paper, which make it more difficult for scammers to wash or reproduce checks. These checks are more expensive than regular checks but can help safeguard against check alteration or copying.

**Be conscious of when and where you drop off checks.** Do not drop envelopes containing checks in your personal mailbox or a blue outdoor USPS collection box after its final pick-up time. Bring mail-in payments to your post

office during normal business hours. Hand the mail directly to a postal clerk if it's possible.

**Check your bank account balance frequently.** Check your bank balance weekly so you can quickly spot a reduction in your bank balance which may indicate if a fraudulent check has been issued from your account.

**Don't delay reporting suspected theft.** If you spot an unauthorized withdrawal or a fraudulent check issued from your account, notify your bank or credit union immediately and report the theft to your local police department. Some financial institutions require customers to report fraud in as little as two weeks in order for the financial institution to cover the customer's loss; others allow customers up to 30 days. The longer you wait to report the fraud, the more difficult it will be to recover your funds.

**Hand-deliver the check** to the payee whenever it's possible to do so.

**Remember the 30th Day of September**

A White House executive order issued in March indicates that by September 30th, federal departments and agencies will no longer issue paper checks, including Social Security checks and federal tax refunds, making the switch to fully electronic payments like direct deposit, prepaid card accounts, and other digital options. With fewer than 500,000 paper Social Security checks being mailed monthly nationwide, as opposed to over 68 million direct deposit Social Security payments, this move isn't surprising; but the transition could still be a hurdle for the roughly 30,000 New Yorkers who still receive their monthly checks in paper form.

The order includes a few exceptions to the new rule, for those who do not have access to banking services or electronic payment systems.

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## **MAY 5<sup>TH</sup> “SPRING INTO HAPPINESS” IS FULLY BOOKED**

As is the waitlist. Thanks for your enthusiasm and interest! “Spring Into Happiness” is a new type of event for OFA, and we hope to learn a great deal more about the connectedness between happiness and optimism, and successful aging.

Couldn't get on the guest list for this one? OFA offers "Successful Aging" and many other presentations throughout Dutchess County to seniors' and caregiver groups, along with civic organizations. Contact OFA Outreach Coordinator Brian Jones at [bjones@dutchessny.gov](mailto:bjones@dutchessny.gov) to learn more.

To learn more about successful aging, visit [www.dutchessny.gov/aging](http://www.dutchessny.gov/aging), click on the "Printable Aging Resources" card, and look for our "13 Steps to Successful Aging" flyer.

### **YOUR Health Fair – This Saturday, April 12th**

The Dutchess County Department of Health will host its third annual free Y.O.U.R. (Young, Old, Urban, Rural) Health Dutchess County Health Fair on Saturday, April 12th from 11 a.m. to 2 p.m., at Falcon Hall at Dutchess Community College in Poughkeepsie (50 Mascot Dr.).

The Office for the Aging will join dozens of other agencies and service providers at the health fair for resources and fun activities for all ages; fire and police safety; mental health and substance use services; a sensory friendly area; and indoor/outdoor exhibitors, raffles, giveaways and more.

Visit [www.dutchessny.gov/healthfair](http://www.dutchessny.gov/healthfair) for more information.

## **“EMPOWERED CAREGIVER SERIES” AT OFA THIS SPRING**

Are you the caregiver of a Dutchess County resident living with dementia? The Dutchess County Office for the Aging is partnering with the Alzheimer’s Association Hudson Valley Chapter to host the “Empowered Caregiver Series” in May and June at OFA headquarters, 114 Delafield St. in Poughkeepsie.

Each session takes place on a Tuesday at 3:00pm. Seating is limited, so reservations are required. Call the Office for the Aging to save your seat at any session(s) you can attend, at 845-486-2555 during business hours. We cannot accept reservation requests made via voice mail or email.

Topics in the program include:

- May 6 - Building foundations of caregiving
- May 13 - Supporting independence
- May 20 - Communicating effectively

- May 27 - Responding to dementia-related behaviors
- June 3 - Exploring care and support services

This free program is open to caregivers of all ages and is supported in part by a grant from the New York State Department of Health.

## **CENTRAL HUDSON OLDER ADULTS' FORUM**

**(Tue 4/15 in Millerton – Last chance to sign up!)**

If you're a Dutchess County older adult (60+) and Central Hudson utility customer looking to make your energy budget last, Central Hudson outreach personnel will be at the OFA Friendship Center in Millerton (28 Century Blvd., the NorthEast-Millerton Library Annex) on Tuesday, April 15<sup>th</sup> at Register for the April 15th event via the library's website, [www.nemillertonlibrary.org](http://www.nemillertonlibrary.org), or call the library at 518-789-3340. Space is limited

The event is geared toward savings rather than complaints about the cost of utilities. That said, we recognize the importance of advocating for oneself in successful aging, and the importance of being able to reach the right people when raising one's concerns.

It's recommended that you speak with your utility company's customer service division first; then, after you have contacted your utility to express your concerns but are not satisfied with the result, [use this link to find out more about filing complaints](#) with the New York State Department of Public Service.

And yes...we're working on setting up more events like this with Central Hudson, as well as NYSEG.

### **'HONOR A VETERAN' CEREMONY IN MILLBROOK (Thu 4/17)**

Dutchess County Executive Sue Serino and the Dutchess County Office of Veterans Affairs invite you to attend the county's first-ever 'Honor-A-Veteran' Ceremony, recognizing the late Andrew Doro (1945-2024), a proud United States Army veteran and beloved member of the Millbrook community. The ceremony will take place next Thursday, April 17 at 9AM at the Village of Millbrook Hall, 35 Merritt Ave.

Learn more about the program at [dutchessny.gov/honoraveteran](https://dutchessny.gov/honoraveteran)

## Other news:

A long-term study suggests that [unmarried people have lower dementia rates](#) than their married counterparts.

We're just dipping our toes into the world of aging-related podcasts. [Here's one](#) that might interest you.

When he wasn't inventing the telegraph, Samuel F.B. Morse (of Locust Grove fame here in Dutchess County) dabbled in the earliest forms of photography. One Morse daguerreotype [is going up for auction](#).

89-year-old golf legend Gary Player [had a thing or two to say about successful aging](#) this week at the Masters. Avoid fast food, for one.

At age 102, here's [The Dancing Nana](#).

### **This week's birthdays:**

4/11: Actor/singer/dancer [Joel Grey](#) (93)

4/12: Singer/songwriter/guitarist [Vince Gill](#) (68)

4/13: Singer/songwriter/minister [Al Green](#) (79)

4/14: Actor/director [Peter Capaldi](#) (67)

4/15: Actress/comedian [Emma Thompson](#) (66)

4/16: NBA Hall-Of-Famer/actor/author [Kareem Abdul-Jabbar](#) (78)

4/17: Sportscaster/former Jets quarterback ["Boomer" Esiason](#) (64)

### **And our Bad Joke:**

Why did the Easter egg hide? It was a little chicken.