

Dutchess County Office for the Aging's

AGING NEWS

For the week of September 28th

October 3 is World Romance Scam Prevention Day

A major technology summit in San Francisco recently began with an ingenious demonstration of why scams can work - on anybody.

Over 1,200 participants in this conference received an email from conference organizers, discussing the importance of computer security. Included in the email was an offer of free WiFi to conference participants. Just click here, it said.

Of the 1,200+ emails that were sent, over 700 opened the email.

418 clicked the link.

54 started submitting personal data.

9 entered their credit card info.

The email was a trick: a phishing attempt, designed to scoop up users' personal and financial information. And it worked.

The name of the organization that held the conference, whose participants were duped, is: The Global Anti-Scam Alliance.

Some of the world's top professionals in scam and fraud prevention, banking, and telecoms...were fooled by this practical joke.

Stories like this are why we need to lead with empathy for ourselves and others when it comes to being victimized by scams - especially romance and companionship scams.

For our older adults, the prospect of loneliness and social isolation can make them prime targets for scammers.

Why Do Scams Work?

Scammers don't possess any special knowledge, except for the knowledge of human nature. However the scam shows itself to us, it appears to offer us things that are universally desired, like:

Financial security

Safety for family members and pets

Companionship and/or romance

Protection from legal trouble

Excitement and fun

Chances are you're safe from scammers while you're reading articles like this one, because the prospect is top-of-mind; but what happens if you've had a rough day or your brain is on autopilot. What if you're distracted, tired, or feeling lonesome?

We can all be had.

Two Things To Do When You're Not Stressed

Protect your savings: Get in touch with your banks and credit card companies, and learn how to put limits on transactions like wire transfers and purchases.

Freeze your credit: A credit freeze can benefit you long before your identity is stolen or misused. The credit freeze stops lenders from getting into your credit report. What this means is that it becomes highly unlikely that a lender will extend credit to somebody claiming to be you. A credit freeze is free to

place and lift, and they don't affect your credit score. You'll need to lift and replace the freeze any time you apply for a new credit card or a loan. You can also add a trusted adult child to accounts, to add a layer of oversight.

How Romance Scammers Manipulate Us

While many scammers use immediacy and false urgency to trick people, romance scammers take their time to build a relationship with their victim.

Ever received a "wrong number" call or text message, perhaps accompanied by a photo of an attractive younger person? Those are often a scammer's way of introducing themselves, in a way designed to avoid the immediate suspicions that arise with other scammers' attempts to reach you.

Don't Try To Memorize Scammers' Methods

Those can change every day. Instead, follow these guidelines that can work in any scam scenario.

Filter The Unknown

Newer mobile devices use artificial intelligence to flag messages from unknown senders - and send them straight to the junk folder. You can do much the same with your email filters.

Pause, Don't React

Whatever the nature of the "urgent" message, remember your training. Hang up on the call, and call back using a number you already know, like the one on the back of your bank or credit card.

Caregivers, Watch For Signs

If the person you take care of has a new "friend" and is secretive about who this person is, that's a solid signal they're being scammed - but remember, the scammer will have coached their victim not to listen to you.

Two Common Romance Scam Red Flags

- **Asking for money.** The scammer has a sudden "emergency" and needs you to send money now. Or they've got a great investment opportunity, but you have to act quickly? Nope.
- **The scammer "lives far away."** And that's why they can't meet you in person. Or a last-minute crisis came up, so the meetup has to wait, again. There may be another ask for money.

Cut off contact and report the scammer to local law enforcement and the FBI's Internet Crime Complaint Center at ic3.gov. You can help investigators spot, and maybe catch, a scammer.

Join OFA at the Senior Prom (Mon 10/19)

Hundreds of Dutchess County older adults attend each year's Office for the Aging "Senior Prom" - it's four hours of fun, taking place on Monday, October 19th, at The Grandview, 176 Rinaldi Blvd. in Poughkeepsie, and co-hosted by The Pines at Poughkeepsie.

The event begins with lunch at 12 noon, followed by dancing to the music of the full Bob Martinson Band. This year's theme is "Hawaiian Luau," if you're thinking of dressing up.

Admission is \$25 (prepaid), which includes lunch, while seating is available. Guests must be Dutchess County residents over age 60.

Please note that this year's prom venue has changed. If you've already sent in your payment for the prom, you don't need to change anything other than note the new destination – The Grandview.

Registration closes on Friday, October 9th, or whenever the event reaches capacity, whichever comes first – and over 360 Dutchess County older adults have already made plans to be at the prom.

[Registration and payment info is available here.](#) Carpooling is strongly suggested.

2027 Tax-Aide Volunteers Wanted

The Community Action Partnership for Dutchess County, AARP Foundation Tax-Aide, and Hudson Valley CASH Coalition are getting ready for next year's income tax filing season, and looking for volunteers to fill the roles of:

- Tax Counselors
- Client Facilitators
- Appointment Specialists
- Marketing and Communications
- Administrative Support

For more information, call 845-475-7500 or email ledy@DutchessCAP.org.

“Friendly Calls” Orientations

Interested in becoming an OFA “Friendly Calls” volunteer caller? We have a volunteer orientation opportunity available at the OFA main office at 114 Delafield St. in Poughkeepsie:

Monday, September 21st or 28th – 10am

Monday, October 5th or 26th – 10am

To reserve your seat, call OFA during business hours at 845-486-2555.

Sign Up for OFA Events This Fall

To register for any of the events below, contact OFA during business hours at 845-486-2555 unless noted otherwise.

September:

(Monday) 28th – **OFA Mobile Office Hours**, Town of Poughkeepsie

Senior Center, 14 Abe's Way, 9 am-1 pm

October:

(Wednesday) 14th – Navigating Medicare, Starr Library, Rhinebeck,

4:00pm

(Thursday) 15th – Navigating Medicare, Boardman Road Library, 141

Boardman Rd., Poughkeepsie (call 845-485-3440 x3380)

(Wednesday) 21st – Navigating Medicare, Poughkeepsie Galleria

Community Room, 10:00am

(Friday) 23rd – Navigating Medicare, Millbrook Library (3 Friendly Ln.),

3:00pm (845-677-3611)

November:

(Monday) 9th – Navigating Medicare, Adirondack Library, Poughkeepsie

(parking on Noxon St.) – 845-485-3445 x3380

“Rebuilding Day” Application Deadline is Wednesday 9/30

Rebuilding Together Hudson Valley (www.rthudsonvalley.org, 845-454-7310) is accepting applications until Wednesday, September 30th for the 2027 Rebuilding Day critical home repair and accessibility modification program, provided at no cost to qualified homeowners in Dutchess or Ulster County.

Visit the Rebuilding Together website or call RTHV for more information, or email info@rthudsonvalley.org.

New OFA Volunteering Opportunities

OFA is looking for a volunteer bingo caller who's available to come to our Poughkeepsie Friendship Center (114 Delafield St.) to call bingo games for our older adults, from 10:30-11:30am on Fridays.

The OFA Tri-Town Friendship Center in Pleasant Valley (1576 Main St., in the downstairs of the First Presbyterian Church) is looking for weekday morning volunteer kitchen help.

A printable OFA volunteering form is available at www.dutchessny.gov/ofavolunteer.

Another Bingo-Calling Volunteer Opportunity

Older-adult residents of the Admiral Halsey, Interfaith Towers, and Poughkeepsie Village senior housing developments in the City of Poughkeepsie are looking for a volunteer bingo-caller for their regular games.

If you're interested, reach out to First Ward alderman Ernest Henry at ehenry@cityofpoughkeepsie.gov.

Other news:

Want to improve your chances of staying mentally sharp? [Try these hobbies](#).

Studies are ongoing regarding “[polypharmacy](#),” the adverse interaction of medications often taken together by older adults.

Pulling weeds does count as exercise, [but you need to be careful](#).

We like collecting centenarians’ longevity secrets, even when they don’t quite match up with standard nutritional advice. For Bard College class of 1944 graduate Arnold Davis, who passed recently at age 102, we get “[orange soda, ice cream, vitamin C, and dry gin martinis](#).”

This week’s birthdays:

9/26: Singer/songwriter [Bryan Ferry](#) (81)

9/27: Comedian/actor [Marc Maron](#) (63)

9/28: Comedian/actress [Janeane Garofalo](#) (62)

9/29: Actor [Ian McShane](#) (84)

9/30: Actress/screenwriter [Fran Drescher](#) (69)

10/1: Actress/singer [Julie Andrews](#) (91)

10/2: Musician/actor [Sting](#) (The Police) (75)

This week's Bad Joke comes from Down Under:

I was watching an Australian cooking show and was surprised to see the audience applaud the chef's meringue. They usually boo meringue down there.