Financial Scams Targeting Seniors

Financial scams targeting seniors have become so prevalent that they're now considered "the crime of the 21st century." Why? Because seniors are thought to have a significant amount of money sitting in their accounts.

Financial scams also often go unreported, or can be difficult to prosecute, so they're considered a "lowrisk" crime. However, they're devastating to many older adults and can leave them in a very vulnerable position with little time to recoup their losses.

It's not just wealthy seniors who are targeted. Lowincome older adults are also at risk of financial abuse. And it's not always strangers who perpetrate these crimes. Over 90% of all reported elder abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others.

Each month we will take a closer look at each one of these in more detail.

The following is a list of the top 10 scams on seniors:

- 1. Medicare/health insurance scams
- 2. Counterfeit prescription drugs
- 3. Funeral & cemetery scams
- 4. Fraudulent anti-aging products
- 5. Telemarking/phone scams
- 6. Internet fraud
- 7. Investment schemes
- 8. Homeowner/reverse mortgage scams
- 9. Sweepstakes & lottery scams
- 10. The grandparent scams

If you suspect you've been the victim of a scam, don't be afraid or embarrassed to talk about it with someone you trust. You are not alone, and there are people who can help. Doing nothing could only make it worse. Keep handy the phone numbers and resources you can turn to, including the local police, your bank (if money has been taken from your accounts), and Adult Protective Services. This number has been added to the Important Numbers above.

Important Telephone Numbers

Office Hours – Monday-Friday 8:30am-5:30pm Saturday & Sunday 9:00am-5:00pm Office 916-929-3966 Fax 916-929-3627 Tonya/Activities Office 916-929-6003 Van/Transportation Cell 916-468-3091 After Hours Cell 916-468-3092 Dining Room 916-921-5998 Police Non-Emergency 916-264-5471 Adult Protective Services 916-874-9377 Emergency & Fire 911 Comcast Cable 1-800-266-2278 AT&T 1-800-310-2355 Paratransit 916-429-2744 Yellow Cab 916-444-2222 Beauty Salon Jane Ma 916-223-9658 Wednesday-Saturday Clean Touch Dry Cleaning 916-366-6666 Pick-up & drop-off Monday & Thursday

Employee Spotlight

Many of you do not have the opportunity to see Shawn Asberry, our evening porter that works Sunday-Thursday from 10:30pm-6:30am. Shawn celebrates two things this month: his 16-year anniversary with Ray Stone, Inc., and his birthday on the 20th. Congratulations, Shawn!

Shawn likes shopping online at Amazon, loves the Los Angeles Lakes, baby blue is his favorite color, he loves nature and time with family, and he enjoys dining at the Buckhorn Grill.

Natasha's Marketing Minutes

Times sure flies when you're having fun! Betty Vosters from Avalon Hearing will be discussing the consequences for untreated hearing loss on January 9th.

A representative from the Sacramento Police Department will discuss how to protect yourself from scams on January 14th. This is a presentation that everyone should hear!

"Every new beginning comes from some other beginning's end." - Seneca

Campus Commons



Happy New Year! Wow! It's 2020! It seems a little unreal at times. My hopes and wishes for you this year, above all things, are good health and happiness.

A new resident asked if resident's email addresses were published, like the phone list. If you are interested in having your email address published in the phone list, please send me an email letting me know. As you know, all our email addresses are listed to the left here. Thank you!

Team Campus

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Natasha McCrimmon Marketing Director campus-md@raystoneinc.com

Natalya Mugoryayeva Resident Relations campus-rr@raystoneinc.com

Judy Dadigan PT Sun/Mon Resident Relations campus-amd@raystoneinc.com

> Sia Xiong **Transportation Driver**

Chris Cook, Maintenance Eddie Dimov. PT Maintenance campus-maint@raystoneinc.com

Charlene Wickizer, Marcy Solis & Rick Comer, Housekeeping

Shawn Asberry, Karen Schaefer, Carol Haran, Evening Porters

Brian Thomas, Chef Manager Sodexo Senior Services Brian.Thomas2@sodexo.com

January 2020

22 Cadillac Drive, Sacramento, CA 95825 * 916-929-3966 www.RayStoneSeniors.com

Christine's Comments

In the November newsletter, I asked if you like the content of your newsletters - are you enjoying what you're reading, or do you want to see new things? I only heard from two residents. One said to not change a thing and one asked if we could have a section on Senior Scams. Interestingly enough, Natasha has invited a representative from the Sacramento Police Department to discuss how to protect yourself from becoming a victim of Senior Scams. Be sure and join us on Tuesday, January 14th at 2pm.

Many of you have asked me to publish employee birthdays, which gave me the idea to add an Employee Spotlight each month. I hope you find that section interesting.

We are always looking for new ideas to add to our activities program. Tonya will be hosting an Activity Meeting this month on January 23rd at 2pm in the Cabaret Lounge. This is a time to join her (and me) and brainstorm ideas for the new year. Like outings. Where do you want to go this year? What do you want to see or do? If we can make it happen, we will, but we need your input.

Winners of last month's door decorating contest: 1st Floor -Rita #126, 2nd Floor - Genelle #250 and 3rd Floor - DD #331. Winners of the Gingerbread House Competition: 1st Place – See all Sodexo employees - imagine that?! Happy New Year everyone!

Have a wonderful New Year~

Tonya's Activities

Happy New Year! Wow, it's 2020! 2019 was a lot of learning on my part and I enjoyed all the time I could share with you in our activity program.

There are a few changes with our activities and exercise programs. I want to thank Joanne McKee for her time and love for Tai Chi. She is no longer leading the exercise class on Saturday. We sure do appreciate her and her dedication. I have replaced her class with a Tai Chi chair and stand-up video.

I also want to thank Rick and Claudia Trnka for leading Life Stories the 1st Tuesday. Sadly, this activity will no longer be part of the activity program. We appreciate both of you for your time and dedication. Last, but not least, Barbara Holland and Barbara Cross. They have ended Line Dancing every other Wednesday. It was a blast to learn the dance and we appreciate you both.

Dr. Hague, the podiatrist, will be here on the 13th at 1pm in the Beauty Salon. Please be sure and sign up for an appointment with him.

We have some good outings this month something for everyone. Please sign-up on the 8th for Magnolia House at the Sheepherders Inn. Music at Noon at the Westminster Church on the 15th to enjoy Harpist Emily Mader & Friends. On the 22nd, get ready for a ride to Wheatland for Hard Rock Casino (this is new), and on the 29^{th,} we'll head down to the Sacramento Railroad Museum and lunch at Rio City Café in Old Sacramento.

Happy Hour will be a lot of fun with dancing on the 3rd with Moon Glow, Mike Ely on the 10th, The Happy Trails Duo on the 17th, Carl Finnigan on the 24th and Jazz-ination on the 31st. All our entertainers will get you moving, so get plenty of rest and come down to the Cabaret Lounge every Friday from 2:45pm-4:00pm.

Happy New Year, everyone!

January Birthdays

In astrology, those born between January 1–19 are the horned goats of Capricorn. As goats climb to great heights, Capricorns strive to get to the top, using discipline and common sense to find fame, prestige, and wealth. Those born between January 20–31 are the Water Bearers of Aquarius. As the water of life heals the land, so Aquarians are the humanitarians of the zodiac. Free-spirited, nonconformist, compassionate, and visionary, they support giving "power to the people."

Karin Powers, January 6th Gloria Roberts, January 10th Virginia Sawyer, January 12th George Tygret, January 14th Joanne McKee, January 17th Birgitta Ellis, January 25th Ginger Trammel, January 26th Yvonne Fouch, January 29^{th (104 years young)} Lorraine Day, January 31st

Campus Anniversaries

Shirley Moore – 8 years Michael Halfant – 6 years Nat Linenberger – 5 years Eleanor Witter – 4 years Sam Adrien – 3 years Edith Ballard – 2 years Nina Lyon – 2 years

Welcome New Residents

Carol D. #143 Dorothy W. #242



January's Featured Resident

Adele Davis entered this world as the youngest of eight children – in the small town o Cheney, near Spokane, Washington. She can still envision the precise words on the town's sign: "Cheney: Population 1,551."

As the last-born in her large family – two gir (one of whom is now 100 years old), then five boys in a row, with Adele as the baby-of-thefamily, she was "spoiled by love."

Adele's mother, an expert gardener, was the "go-to" person in town when neighbors needed advice during the war years of the 1940s, when "Victory Gardens" were becoming plentiful. Her mother was often seen giving advice to inexperienced neighborhood "farmers."

During her growing-up years, Adele believed she had not been granted a middle name. Whe she was thirteen years old, she learned by chance that she did have a middle name after a She discovered that her official birth record showed her registered name to be "Adele Ella." "Ella" was her mother's name.

Her sisters were the "culprits." They had bee assigned the task of walking a mile and a half to the local post office to mail the official birth certificate. The sisters stopped on the way to th post office and added the middle name "Ella" to the record.

Years later, Adele met a man with "the surname" – "Delahanty." She thought of marryir him, just to have the name, "Adele Ella Delahanty." Unfortunately, no sparks flew between them.

In one particular year, two of the children in Adele's family attended elementary school, two were in junior high school, two were in high school, and two were in college!

	Her two big sisters started teaching school
	when Adele was in second grade. She
	decided she wanted to be a teacher too. When
of	she graduated from Eastern Washington
	College of Education, in Cheney, she became
	a first-grade teacher in Moses Lake,
	Washington. After three years there, she
ls	applied for the Army schools in Europe, with
	Japan being a last choice. She got Japan and
	loved it! She made friends with two high
	school girls early during her stay there, and
	they met every week – sometimes going to
	Japanese venues, and sometimes to places
٦	on the base. She learned Japanese quickly,
-	but, as they say, "if you don't use it, you lose
	it." After 70 years, she can still count, and say
	a number of Japanese words, but the
1	proficiency is gone.
en	Adele's next teaching assignment took her
	to Frankfurt, Germany, where she taught first
all!	grade for two years, then returned home,
	where she taught three more years in
"	Spokane Valley. She didn't learn as much
	German. Adele found that many Germans
n	speak English, and when she attempted to
0	speak their language, they would say, "Speak
	English so we can understand you."
ne	Adele met Art Davis at a church Single
C	Adult group. Neither was impressed with the
	other, but after a number of meetings, they
	grew on each other. They were married three
ng	years later. They had two daughters, Cheri
	and Kelly, with Kelly taking after her uncle,
	who stood at 6 feet, 9 inches. She now
	reaches 6 feet. Her big sister is only 5 feet, 9
	inches.
)	The family hosted a number of foreign
	students over the years – at different times –

students over the years – at different times – from Japan, and others from Holland, Poland, and France.

Adele has been with us at Campus Commons for seven years, interrupted only by a nine-month stay at an assisted living facility, for her husband.