



PSWR OLDER ADULT
MINISTRY COMMITTEE
AUGUST, 2017
VOLUME 7, No. 8

HOW TO STOP UNWANTED JUNK MAIL AND ALSO HOW TO GUARD AGAINST MAIL FRAUD

A reader of "Savvy Living," a periodical written by Jim Miller, sent him this comment and question.

"My father receives over 100 pieces of junk mail every week and I just discovered that he has given away nearly \$5,000 over the past few months to many of the solicitors who mail him this junk. Can you offer any tips on how I can stop this?"

Miller responded with this comment:

"Millions of Americans get bombarded with unwanted junk mail these days, including 'mail fraud' schemes that you and your dad should be careful to guard against. Here are some tips that may help."

Mail Fraud Alert

"While junk mail comes in many different forms--credit card applications, sweepstakes entries, magazine offers, coupon mailers, donation requests, political fliers, catalogs and more--the most troublesome type is mail fraud. This type of junk mail comes from con artists who are trying to take your money.

Mail fraud can be tricky to detect because there are many different types of schemes out there that may seem legitimate. Some of the most common mail scams targeting seniors today are phony

'sweepstakes, foreign lotteries, free prizes, vacation scams, fake checks (see FakeChecks.org), donation requests from fake charities or government agencies that do not exist, get-rich chain letters, work-at-home schemes and inheritance and investment scams.

If your dad is getting any type of junk mail requesting money in exchange for a free gift, or if he's receiving checks that require him to wire money, you need to call the U.S. Postal Inspector Service at 877-876-2455 and report it.

Unfortunately, once a person's name and contact information is included on these mail fraud lists, also known as 'sucker lists,' it is difficult to be removed from the list. This is because criminals regularly trade and sell mailing lists of people who they believe to be susceptible to fraud and the scammers will not remove names when they are requested to do so.

Knowing this, a good first step to help protect your dad is to alert him to the different types of mail fraud and what to watch for. The U.S. Postal Inspection Service can help you with this. They offer a list of mail fraud schemes at: Postalinspectors.uspis.gov.

If your dad feels compelled to donate to certain charities, ask him to let you check them out first to make sure they are legitimate. You can do this at charity watchdog sites like CharityNavigator.org and Give.org.

Reduce Junk Mail

While scam artists are not likely to take your dad's name off their mailing lists, most legitimate mail-order businesses will. Start

FEATURED HYMN FOR SEPTEMBER

"GOD OF
FREEDOM, GOD OF
JUSTICE, YOU
WHOSE LOVE IS
STRONG AS DEATH,
YOU WHO SAW THE
DARK OF PRISON,
YOU WHO KNEW
THE PRICE OF
FAITH--TOUCH OUR
WORLD OF SAD
OPPRESSION WITH
THE SPIRIT'S
HEALING BREATH

RID THE EARTH
OF TORTURE'S
TERROR, YOU
WHOSE HANDS
WERE NAILED TO
WOOD; HEAR THE
CRIES OF PAIN
AND PROTEST, YOU
WHO SHED THE
TEARS AND BLOOD--
MOVE IN US THE
POWER OF PITY
RESTLESS FOR THE
COMMON GOOD.

MAKE IN US A
CAPTIVE CONSCIENCE
QUICK TO
HEAR, TO ACT, TO
PLEAD; MAKE US
TRULY SISTERS,
BROTHERS OF
WHATEVER RACE
OR CREED--TEACH
US TO BE FULLY
HUMAN, OPEN TO
EACH OTHER'S
NEED."

THIS HYMN IS
#656 IN THE
DISCIPLES'
CHALICE HYMNAL
THE WORDS ARE
FROM THE PEN OF
SHIRLEY ERENA
MURRAY, A
PROLIFIC HYMN
WRITER OF THE
PAST CENTURY.

WRITE TO:
SILVER LININGS
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WE'RE ON THE WEB!

VISIT US AT:
DISCIPLESPSWR.ORG/OAM

“How to Stop Unwanted Junk Mail and Guard Against Mail Fraud” continued from page 1.

with the Direct Marketing Association, which offers a consumer opt-out service at DMAchoice.org. This won't eliminate all his junk mail, but it will reduce it. The opt-out service is \$2 for 10 years if you register online, or \$3 if you register by mail.

To put a stop to credit card and insurance offers he gets, call the consumer credit reporting industry opt-out service at 888-567-8688. Be prepared to give his Social Security number and date of birth. You can also do this online at: OptOutPrescreen.com. If you choose the permanent opt out, you'll have to mail in a form.

You should also make sure your dad's home and cell phone numbers are registered with the National Do Not Call Registry (DoNotCall.gov, 888-382-1222) to reduce the number of telemarketing calls he receives.”

HAVE YOU AND OTHER SENIORS IN YOUR CONGREGATION REGISTERED?

The fourth annual Older Adults' Retreat of the Pacific Southwest Region of the Christian Church (Disciples of Christ) is set for Thursday and Friday, October 26 and 27, beginning in the early afternoon of 10/26 and conclude by early afternoon of 10/27. The site is the Prince of Peace Abbey located in Oceanside. Karen Berne, is the Keynote Speaker for this event. Registration forms were mailed to all participants in both the 2016 and 2015 Older Adult Retreats. These forms also went to congregations in the PSW Region. Get yours and register soon!

SPIRITUALITY & AGING CERTIFICATE PROGRAM--FALL 2017

The New Theological Seminary of the West in partnership with the be.group offers a course “integrating faith and practice for those working with and caring for the older members of our community. The Spirituality and Aging Certificate Program empowers participants with both knowledge and skills to effectively address spiritual needs of older adults where they work, worship or volunteer.

This program includes an orientation retreat, followed by four classes, held on Saturdays from 9 A.M. to 1:30 P.M. These are the dates for this fall and into the early part of 2018.

Orientation Retreat -- September 16, 2017

Aging Defined -- October 21, 2017

Toward a Spirituality of Aging -- November 18, 2017

Aging in Context -- January 20, 2018

Spirituality and Organizational Theory -- February 24, 2018

For more information, call 626-765-9500, or send an e-mail to: infor@ntswest.org.

SENIOR GOLFERS ARE URGED TO REGISTER FOR THE 2017 DON SHELTON MEMORIAL GOLF CLASSIC SET FOR MONDAY SEPTEMBER 18 AT THE SAN DIMAS CANYON GOLF COURSE IN SAN DIMAS. FOR MORE INFORMATION CONTACT PAT VANNOY AT THIS E-MAIL ADDRESS: pvannoy@roadrunner.com.

