

# LANCASTER downtowners



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### Village Updates: Annual Downtowners Online Auction

From the International Owl Center, Hudson, MN

Ruby, the great horned owl, has been spotted in a 40' oak tree in County Central Park, Lancaster County, PA. We are glad to know of her whereabouts.

Apparently, she is hoo-hoo-hooting about the Downtowners online auction and plans to stay hunkered down there until the auction opens September 7. The report says she has plenty to eat— tasty rodents aplenty, water to drink from a small river called the Conestoga, and lots of company to converse with during the night. She'll wing west once the auction kicks off, leaving an item or two to be offered on the Bidding Owl website

News has reached her that the offerings this year include some new and, quite frankly, amazing items as well as marvelous proven winners from previous years, plus "How-to "experiences and offerings, valuable gift cards, and another exciting wine pull. She can feel the excitement growing! She regrets that she cannot speak English (even though she can read and write it), so she's asking Downtowners to be her voice and spread the word to friends, neighbors, and relatives. The auction is open to the public.

In the meantime, here's a poem she wants to share:
A wise old owl sat in an oak.
The more she saw, the less she spoke.
The less she spoke, the more she heard.
Downtowners should try to be like that wise old bird!

If you have questions about the auction you may contact Dolores Parsil (find her in the Membership Directory) or the Office (717-584-1224).

If you would like to stay on top of Lancaster Downtowners and Village to Village Network news, you can follow both organizations on Facebook.

**Follow the Downtowners** 

Follow the Village to Village Network



#### **Auction Highlights**

What: Annual Fundraiser

Where: Online at

www.biddingowl.com/ LancasterDowntowners

When: September 7-21, 2022

**Why:** To support our vision of a vibrant, multigenerational, interdependent community and to keep membership dues affordable for all neighbors.

**How to Support:** Share about the auction with your community and bid on items when the auction opens!

# Program Highlights



#### **Tour of Penn State Health**

Nearly 30 Downtowners enjoyed a behind the scenes look at the new Lancaster Medical Center in East Hempfield Township, including the large collection of local art installed throughout the building.

# Register\* Here for all Events.

\*Members must log-in

# This

#### **Coming up in September**

#### **Monthly Ongoing:**

Supper Club, Lunch Club, Yoga, Walking Group, Koffee Klatch, Book Club, and Mystery Book Club, Community Meal Volunteering

#### **Limited Edition:**

9/7—Tropical Rhythm in the Garden

9/9—Warwick to Ephrata Rail Trail

9/12—City of Lancaster Comprehensive Plan

9/12- Movie at Zoetropolis: Leonard Cohen, A Journey, A Song

9/15—Northbound with Theo

9/16- PARKing Day

9/17- New Members Reception

9/21- Annual Meeting

9/27-Navigating Retirement Living Options

9/28- Happy Hour at the Imperial

9/29-Bus Trip: Dover Delaware Museums

#### **Annual Meeting**

Our annual meeting will be held in person this year on Wednesday, September 21st from 6pm-8pm.

Please join us at Clipper Stadium and connect with other members over hors d'oeuvres and a cash bar.

Executive Director Melissa Ressler will give an annual State of the Village Report, including program, partnership, and leadership updates.

Celebrate the 20th year of the Village Movement with the Downtowners 200+ members!

# Resource Committee Corner

#### **Scams**

#### Scams can happen to anyone

- 1. Call Experian, Equifax, and Transunion and report a fraud; they will set a one year alert on your account. You may consider requesting a credit report from at least one of these companies to see if there has been any activity. You should consider putting a credit freeze on your accounts; this requires a call to each company listed. A freeze will make it more difficult for someone with your information to open a new account, and will not impact your credit score. You will have to call back and lift the freeze when you want to open a new line of credit.
- 2. Visit www.IdentityTheft.gov and proceed to create a personal plan for next steps to take based on your specific experience.
- 3. Start changing the passwords on your online accounts, particularly those websites where you might have used a credit card.
- 4. Have an expert assist with your computer, in case there was malware installed by the hacker -- other Downtowners have recommended John Miller (717-884-8744) or Ron Grearbowiec (717-208-7433).
- 5. File a complaint with the PA Office of Attorney General: Linked Here

An ounce or prevention is worth a pound of cure. Make sure you are logged in to the Downtowners website, and view these past programs on avoiding scams.

#### National Consumer Protection Week: Scams R Us - March 3, 2021

Using materials prepared by the Federal Trade Commission and made available to us by the Village to Village Network, our executive director, Melissa Ressler, leads a discussion about ways that scammers are targeting anyone, but especially seniors. Topics include charity fraud, grandkid scams, health care scams, home repair scams, identity theft and much more. Listen to this conversation which includes members sharing from their own experiences.

Scams R Us Scam PowerPoints Scam Misc Resources

#### Online Finance Safety, April 28, 2022

Andrew Meyers was back to educate us on how to safely navigate finances online. Topics included password management, encryptions, phishing, scams, how to identify trusted websites, mobile payment options such as Apple Pay, secure online shopping and general safety guidelines.

Online Finance Safety

Online Financial Safety Handout

#### **HACKED: A Cautionary Tale**

- It was a busy Friday a morning walk to the hospital for a blood test, and then yoga at St. James, a stop at the market, and home in time to pack a lunch and head out to a monthly gathering of friends for a picnic lunch and a 5-mile walk. But the day took a turn when, just as the walk was starting, I began getting phone calls from friends about a strange email they had received from me asking for help. Sure enough, my email had been hacked.
- By the time the walk was finished and I got home and was able to get into my computer, I had lots more messages, texts, and voicemail calls from folks letting me know that something was obviously not right. Luckily, most of those who got the email message recognized it as not something I would write (too vague, and I am more long-winded!), and just deleted it. I tried to send out messages to various groups, including Downtowners, alerting them not to respond.
- I proceeded to change my password, and then logged into my Yahoo security settings and learned that a new email had been added for notifications. I removed that and then changed the password again so the scammer would not be able to make additional changes. And then I phoned Yahoo help desk to ask whether it was possible to retrieve what had been in my in-box, since they had deleted that. I was also counseled to set up two-step verification something I knew about but had not done for my email.
- A little later, I heard from one friend who did respond to the scammer's email. She was told first of all to change "my" email address to a new one, and then was asked to send "me" \$200 in Amazon gift cards. She did so, and then saw my note that this was a scam. Luckily she was able to work with Amazon to stop payment on the cards, and should get the money back. But that was close!

In further investigation, here's what I learned:

- On Thursday afternoon, I had received an email from "Yahoo" saying that I needed to upgrade my account to a new version. I clicked on the link and was asked to input my password. While I wondered about that, I was tired, in a hurry, and didn't think carefully enough to check where that email was actually coming from. I think that was how they got into my account. If I had been more suspicious and checked into this carefully, I would not have clicked the link and none of this would have happened.
- I have a security protocol in which any unusual activity on my Yahoo account triggers a notification to a Gmail account. Sure enough, when I checked that later, there was a notice from Thursday afternoon alerting me that someone had logged in from a new source based in Nigeria! Again, I was busy, tired, and just hadn't bothered to look at my notifications. If I had, I could have gone in and blocked that right away and prevented them from doing more damage.

[Continued on next page.]

#### Hacked: Continued

So, here are the reminders, based on this uncomfortable experience:

Stop and think! Don't click on strange links, and NEVER type in your password without a lot of investigation. Internet providers like Yahoo and Gmail will never ask for your password in an email.

Pay attention to notifications! I sometimes just delete them because I get tired of all these things binging in at all hours, but they may be important.

When you get an email asking for help, call or text the person about it – don't just respond to the email (which in this case took you to a different address all together).

Be very suspicious of any email asking you to send them gift cards – that's how scammers like to get money. Don't do it – again, call or text the person to ask about this.

Sadder and wiser— Judy Zimmerman Herr

#### **ONE MAN'S OPINION**

The heading of the email read "14 Best Things That Happen After Turning 65." Accompanying it was a logo that resembled the American flag, but wasn't. They invited you to click on the red button to learn more.

Now, I'm the first one to admit a desire to hear about what others are thinking and writing about the magical year which at some point in time, was decided to be the age when everything changes.

The photo used to entice you to continue reading, was that of a man and woman with big smiles on their faces who could honestly be Downtowners, if in fact Downtowners have some kind of "appearance" that defines us.

As for that "flag" insignia, I am always leery of the use of any patriotic symbol that might eventually lead to some kind of political slant in the narrative.

I resisted the desire to "learn more," and before deleting the email, was curious to scroll down to the fine print, which is always very telling. In this case, in very small print it said, "This is an advertisement," followed by the origin of the email from Bucharest, Romania. And it ended with the statement "Retirement in America, All Rights Reserved."

Swipe...Delete...next...

100% FREE WEED KILLER CANCER CLAIM EVALUATION

I'm not even going to go there.

By Andy Berfond

#### Happy Birthday to these Downtowners in September!

Michel Day, Carmen Napolitan, Mary Alice Ressler, Mimi Shapiro, Sea Macleish, Deborah Geist, Gwyneth Harner, Linford Good, Philip Brubaker, Iris Lefever, Sue Will, Susan Holland, David Zubatsky, Pat Coller, Kate Rowen, Jarol Boan, Barb Breneman, Paula Jackson

#### Vibrant. Connected. Community.

Your Voice is Needed in the City of Lancaster's Comprehensive Plan: provide your feedback on **September 12th from 10am –12pm** as we have a special session with Emma Hamme, Senior Planner for the City of Lancaster. Answer questions like:

- 1. What should change?
- 2. What streets need to be safer?
- 3. How can we create spaces that are enjoyable for all?
- 4. How should our city grow?
- 5. What should stay the same?

Register Here (make sure you are logged in as a member)

Members of Lancaster Downtowners receive discounts from some special partners. Just mention you are "a Downtowner" when registering or signing up.

Pathways Institute for Lifelong Learning: 10% Discount on Courses;

717.381.3577; www.thepathwaysinstitute.org

West End Yoga: 10 Class Card for only \$140 or a Monthly Unlimited Membership for \$87 per month; reach@westendyogastudio.com; 717.406.9681

**Untours:** 5% Trip Discount to Downtowner Members, and 5% Donation back to our organization www.untours.com







There will be a **Continuing Care at Home In-Person Seminar** held at the Calvin G and Janet C High Learning and Wellness Center at Landis Homes on Tuesday, September 13th at 11AM. Registration is required and can be completed by contacting Joy at 717-381-3599 or FriendsLifeCare.org/Landis/ Pre-recorded webinars are also available by registering at https://www.friendslifecare.org/landis/

The **No Longer Alone Family Support Group** will meet via Zoom **from 3-5pm on Sunday, September 25th; the September meeting will focus on Planning.** Registration is required and can be completed by contacting Joy at 717-381-3599.

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