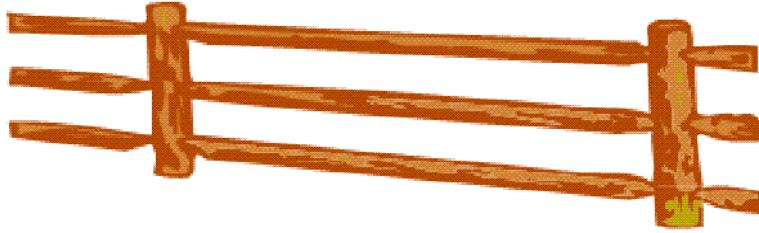


OVER THE BACK FENCE NEWS



MASONIC HOMES OF CALIFORNIA AT COVINA
One Hundred Years of Compassionate Care

Volume 27, Issue 9

September 2017

Judy Figueroa, Executive Director,
Covina Campus

A-7, X32230

Jennifer Shapiro, Director of Senior
Services

A-7, X32231

Crystal Heredia and
Valerie Del Hoyo, Receptionists

A-7, X32232



9/4: Labor Day

Lois Gray, Editor

C-112, X32268

Opal Abernethy, Assistant Editor

A-102, X32255



9/10: Grandparents
Day

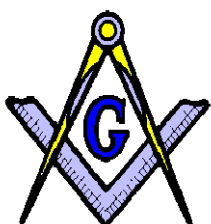
Resident Reporters:

John Abernethy
Nettie Hasler
Sharanne Wick

A-102, X32255
B-108, X32251
C-105, X32240



9/11: Patriot Day
(National Day of
Remembrance)



ALL RESIDENTS are welcome to contribute to your Newsletter. Opal Abernethy will assign specific articles to various residents. If you have an article you wish to have published, please give it to Opal before the 15th of the month. Space is limited so please restrict your article to a half page.

Financial Fraud: Explained

All fraud uses deception to enrich the fraudsters. In the case of financial fraud, deception and misrepresentation are used in conjunction with financial products, investments, or personal assets such as a house. While financial fraud encompasses a wide range of illegal behavior, our focus is on frauds that primarily target individuals: Ponzi schemes, mortgage fraud, investment fraud, and credit card theft are all-too-common examples.

While the actual fraud varies, a similar set of tactics is used to separate victims from their money, including:

- > gaining victims' trust and confidence;
- > using false information to induce victims to invest in or purchase products that don't exist; or
- > stealing identifying information.

A Big Problem

Recent studies estimate that between 12.5 and 15 percent of the population are self-reported victims of financial fraud. In 2011, the Financial Fraud Research Center - a joint project of the Stanford Center on Longevity and the FINRA Investor Education Foundation - published a review of consumer fraud research titled **Scams, Schemes and Swindles**. The report, coupled with additional data from the Center, offers the following insights into the scope of the problem:

- > A 2005 Federal Trade Commission survey found that nearly 30 million consumers are victims of financial fraud each year.
- > A 2007 Federal Trade Commission survey estimated that 48.7 million incidents of fraud occurred during a one-year period in 2005.
- > According to the Federal Bureau of Investigation's (FBI) Financial Crimes Report (FY2010-2011), investigations of securities and commodities fraud - also known as investment fraud - have increased by 52 percent since 2008.

These numbers are likely the tip of the iceberg. Experts in the field are well aware that financial fraud goes largely underreported. Reporting one's victimization is complicated by feelings of shame and guilt, as well as other complex factors, such as:

- > not knowing where to turn;
- > feeling that reporting wouldn't make a difference;
- > fear that reporting will lead to a loss of legal or financial control;
- > threats and intimidation from the perpetrators;
- > loss of esteem or prestige in a victim's social group;
- > concern that reporting may culminate in a family member or friend being arrested or sent to prison, which is particularly concerning if the individual is dependant on the exploiter; and
- < lack of confidence in the ability of authorities to respond and assist.

Continued on Page 3 ...

(Continued from Page 2)

One valuable contribution victim advocates can make to the cause of fighting financial fraud is to encourage victims to **report the crime**. Advocates can help victims overcome the stigma of being "taken" by a fraudster. They can sympathize with what has happened but also emphasize the value of taking action - including reporting the crime to the proper authorities.

How Fraud Happens

We've all heard the timeless admonition: "If it sounds too good to be true, it probably is." But fraudsters make their living by making sure the deals they tout appear both good and true. The trick is figuring out when "good" becomes "too good."

The common thread that binds different types of fraud is the psychology behind the pitch. Many successful cons artists are clever, disciplined, and highly skilled at what they do. Whether they make their pitch over the internet, by telephone, through the mail, or in person, these criminals tend to use the same tactics time after time.

They're masters of persuasion, tailoring their pitches to match psychological profiles of their targets. They start by asking seemingly benign questions - about their target's health, family, political views, hobbies, or prior employers. Once they know which buttons to push, they'll bombard their targets with a flurry of influence tactics, which can leave even the savviest person in a haze. These methods are used to commit fraud by both strangers as well as family members or other loved ones.

Ultimately, fraudsters ensnare their victims into making an emotional, not rational, decision. To learn more about the psychology of a scam, visit **www.SaveAndInvest.org/FraudCenter**.

It is impossible to compile a list of all the schemes used by perpetrators because the fraudsters - who spend their "careers" developing schemes to defraud victims - are continually creating new, inventive scams. Knowing the exact scam is not as important as understanding that fraudsters rely on persuasion tactics designed to take assets from victims. The FBI and the Better Business Bureau (BBB), among others, have compiled lists of common schemes, available online at **[www.fbi.gov/scams - safety/fraud](http://www.fbi.gov/scams-safety/fraud)** and **www.bbb.org/us/scams**.

Financial Fraud Statistics

The Financial Fraud Research Center consolidates the latest research and news across a range of disciplines (from psychology to criminology to marketing and more). For more statistics and research briefs, visit **www.fraudresearchcenter.org**.

(An Advocate's Guide to Assisting Victims of Financial Fraud)

Take time to enjoy the present.
Alexander Reid Martin

New Position for Crystal Heredia

Crystal has now been moved to an office to assist Judy and Jennifer. She has worked here for 3 years, starting on weekends and moving to full time a year ago. Crystal has over 5 years of administrative office work with her knowledge of computer skills. She is very excited to have these new tasks coming her way. You will see her at the front desk on Valerie's day off. When you see her, offer your congratulations.

Subject: Resident Stats

Submitted by: Jennifer Shapiro, Director of Senior Services

Total Population: 67 Women: 39 Men: 28 Couples: 12

Including 4 Outplacements (SNF - Skilled Nursing Facility)

John Pickett - Palm Desert

Betty Parker - Claremont Place

Lena Weeks - Claremont Place

Georgia Brown - Pilgrim Place (SNF)



Message Regarding Brownie Brown

Brownie moved into the Masonic Home in Union City on the evening of September 1. Our residents here in Covina are thinking of him and sending him our best wishes. Georgia will be joining him there at a later date.

SEPTEMBER BIRTHDAYS

Birthstone: Sapphire

9/13: Billie Karz

9/18: Barbara Raney

9/16: Jerry Chandler

9/22: Irv Lieber



SEPTEMBER ANNIVERSARIES

9/15: Don and Miriam Covey

9/18: Duane and Clare Bente

9/29: Clement and Malini DeAlwis



Subject: Welcome Home (Ira) Howard Steinore
Submitted by: John Abernethy, Resident Reporter



Meet our newest resident now residing at Ashwood A-106. Howard is a longtime resident of Southern California and is a member of Ionic Composite Lodge No. 520 in Los Angeles. He served his Lodge as Worshipful Master in 1995.

Howard retired from the Telephone Company after thirty years of service. His hobby is photography and just plain enjoying his life. When you see him, say

Hello and Welcome Home!

CONGRATULATIONS Jesse Alderette on having received your First Degree in Masonry here at our Destiny Lodge. Jesse is a member of our Dining Services at the Home and we are all very fond of this young man.

Subject: Fishing Trip (8/17/17)
Submitted by: Dean Arnell, Resident

At (0 dark 30) or civilian time of 4:30 AM, six of us boarded the Masonic Homes bus and headed for Newport Beach. Our boat left Newport Beach Pier at 6:30 AM and after stopping for a few minutes at the bait barge to get a load of live anchovy bait, we headed out for our fishing area near Catalina Island. The Skipper stopped the boat at several spots around Catalina Island where the sonar indicated schools of fish. Each time we stopped to throw out our lines it was only a few minutes until a bunch of sea lions swarmed around the boat which chased most of the fish away. Sometimes when a fish was being reeled in, the sea lion would grab the fish right off the hook.

Even though the boat landed a decent number of fish, our group only caught three fish. One member of our group was the STAR! That was Diane Alvaraz, who landed two fish, one of which was a good size Yellow Tail. Nice going Diane! The rest of us men had to take off our hats to Diane.

Our boat had a full galley so we had plenty of food and goodies to keep us going. This was a very fun trip, even though it was a long day. We left here at 4:30 AM and got back home at around 8:00 PM. We are looking forward to the next fishing trip and we're hoping for better luck.

I'm not old. I'm
chronologically gifted.

Subject: Trip to Laughlin, Nevada--August 23,2017
Submitted by: Jan Arnell, Resident

It was around 7:30 in the morning that seven adventurous souls departed our beautiful home and headed for a "magical spot" on the Colorado River--Laughlin, Nevada. We joined Travel Time Tours for the five and one half hour drive, with a 45 minute stop at Barstow Station. We certainly enjoyed the air conditioned luxury motor coach.

The Riverside Resort & Casino was our home for the next two nights. Each of us had a view of the beautiful Colorado River from the balcony of our luxury room. Our package included three delicious buffet meals as well as discount coupons for many games and attractions. We all enjoyed meeting with members of our group from time to time in the casino to compare notes on our "winnings" and to enjoy some meals together. Will was our "mother-hen" and made sure that we were all safe and happy.

It was sad to board our motor coach for the trip home but we had happy memories of a great time and some of us even had a dollar or two left in our pocket.

Subject: Caremore Bingo
Submitted by: Karen, Activities

In addition to our usual Bingo games three times a week, Caremore has been coming once a month for a very special afternoon of Bingo. They call slightly different games and those who win choose a gift of their choice from a table full of really great items. They give each player a small gift. We are so grateful to Caremore for coming to entertain us. Do come and join the fun. And as our saying goes, "Don't Mess with Bingo!"

Life is a school.
There is something new to learn
wherever we may be,
wherever we go,
wherever we turn.

Walter A. Witt

Now that I'm older,
I finally know what I would like to be
..... younger

Subject: Outing to the Eastern Star Home
Submitted by: Carole Haggart, Resident

On August 26th, 10 residents plus Will boarded the bus at about 3:45 to go to The Eastern Star Home in Yorba Linda. We arrived at the Home just in time for dinner which was served in the meeting room. The tables were festively decorated in red and white. We were served pasta and meat and sauce of our choice, salad and garlic bread. It was all very good. The dessert was a delicious tiramisu.

After dinner, we were invited into the large lobby where tables were set up for all to play Bingo. They have a large electronic Bingo board which made it easy to keep track of our Bingo cards. There were a lot of very nice prizes for the winners of each game, ranging from \$25 Walmart gift cards to miniature rose bushes to Avon products and sugar-free candy. The Activities Director for the SLC, Katie, was a caller and our Will and others helped to distribute the prizes.

After all the prizes were given out, we boarded the bus and headed home with our trusty driver, Will. A good time was had by all.

Subject: Special Events Here at Home
Submitted by: Lois Gray, Editor

8/11: DeMolay Here. We are always so pleased to have the youth groups here. Many DeMolay and also DeMolay Sweethearts were here for meetings over the weekend. Forty young people joined us for dinner that Saturday evening.

8/12: Swing Shift Band. Steve who has come here to entertain us several times before brought six more musicians. This group had met at their church and formed an outstanding band. For two hours, they played our favorite songs starting with "It Don't Mean a Thing If It Ain't Got That Swing" and then oh so many more. We do hope they will come back again.

8/21: Solar Eclipse. Along with the rest of the country, our residents and staff watched the Solar Eclipse from the BBQ area. By approximately 10:00 AM, Will and Karen had the proper kind of glasses for each of us and also served snacks in the Activities Room while we waited. We all enjoyed our time together and watching as the sun was covered by the moon, and taking lots of pictures. We thank all who helped make it possible for us to see this awesome event.

All of us could take a lesson
from the weather.
It pays no attention
to criticism.

Why be a Volunteer?

It's not for money, it's not for fame.
It's not for any personal gain.
It's just for love of fellowman.
It's just to send a helping hand.
It's just to give a tithe of self.
That's something you can't buy with wealth.
It's not medals won with price.
It's for that feeling deep inside.
It's that reward down in your heart.
It's that feeling that you've been a part.
Of helping others far and near,
that make you be a Volunteer!

Author Unknown

Some More Thoughts Regarding Aging

One way to find out if you are old is to fall
in front of a lot of people. If they laugh,
you're still young. If they panic and
start running to you, you're old.

If things get better with age, then I must
be getting close to magnificent.

Old age is coming at a really bad time.
When I was a child I thought "Nap Time"
was a punishment.
Now it feels like a small vacation.

PLEASE NOTE: Your friends and family can learn some of what we are doing here at our Home by reading our Over The Back Fence News on the Masonic Homes website each month. To reach the website: first type in masonichome.org then click on Covina. There will be a large picture followed by two paragraphs. The last sentence is Read the resident newsletter. Double click on that sentence and the current newsletter will come up.