

## MESSAGE FROM OUR EXECUTIVE DIRECTOR



Virginia Cooper  
Executive Director

Hello to all of you in the HomePorts family! It has been my pleasure to meet so many of you in the past few weeks. I can hardly believe that I have been working among you for nearly two months. I've had some wonderful conversations with our members, providers and volunteers, and am continually impressed by the dedication and professionalism that each of you brings to the HomePorts mission. HomePorts is a very unique place, in which three separate and independent groups – the members, the volunteers and the service providers – come together for the good of the member. It is a place where the whole is definitely more than the sum of its parts.

I am continually hearing stories from our volunteers and providers in which they have gone to assist a member, and have come out feeling that they were the ones who were enriched by the experience. They are gaining as much, if not more, from the experience than are our members. I can testify to the same experience. On a recent transport of one of our members, I felt that I made a new friend, and came away feeling that I had known her for years. Where else can you get such a great experience?

Speaking of our wonderful volunteers ... have you visited us at the Chestertown Farmers' Market? HomePorts has a table at the Market which is staffed each Saturday morning by volunteers. YOU are the best ambassadors of the HomePorts story. Won't you come by and share your HomePorts story with others? To sign up for a time on Saturday, just give me a call or send me an email. And, if you're in the downtown area during the week, feel free to stop by the HomePorts office. I am generally in the office on Tuesdays, Wednesdays and Thursdays, and my door is always open.

## PROTECT YOURSELF FROM SCAMS & FRAUD



In these difficult financial times, scams and cons of all kinds are on the rise. Senior citizens are prime targets because they often have financial assets and are generally too polite to say "no" or just hang up the telephone. Seniors may also worry they do not have enough money to see them through, and thus be more susceptible to con artists promising big rewards.

Rule number 1. Believe the old adage: "If it sounds too good to be true, it probably is." Scams, cons and fraud come in many forms ... via telephone, mail, the internet or face-to-face. They include investment fraud, lottery and sweepstakes scams, home improvement schemes, and anti-aging or miraculous health improvement promises, to name only a few. See the reverse side for a list of tips provided by law enforcement agencies to help you avoid falling victim to scams and fraud.

## What's Up?

**August 15**  
MVA On Wheels

**August 31**  
WCALL Showcase  
4:00 pm  
Hotchkiss Center in the  
Gibson Center for the  
Performing Arts,  
Washington College

**Saturday Mornings**  
Music In The Park  
7:00 pm

**Saturday Evenings**  
Music in the Park  
7:00 pm

## Save The Date

Celebrate HomePorts 3rd  
Birthday at our fundraising  
cocktail party!

Sunday • September 25th  
5:00 pm to 7:00 pm

Mark your calendar now!  
Details to follow.



HomePorts, Inc.  
P.O. Box 114  
Chestertown, MD 21620

NONPROFIT ORG  
US POSTAGE PAID  
CHESTERTOWN, MD  
PERMIT NO. 180

## TIPS FOR AVOIDING SCAMS & FRAUD

- Take your time making a decision. Legitimate companies won't pressure you to make a snap decision. Avoid callers who try to scare you into quick action.
- Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.
- Talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It's never rude to wait and think about an offer.
- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons. Watch out for callers who claim to be from your bank or credit card company. You'll know the call is not legitimate if the caller asks for your credit card or Social Security number to confirm he's talking to the right person.
- Be wary of anyone coming unexpectedly to your home and offering to

do immediate home improvements or repairs. Always check the company out first.

- Do not respond to emails asking for money, personal or financial information, even if they "appear" to come from someone you know.
- If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

If you are uncertain about an offer or a company, contact the Better Business Bureau or the consumer protection agency. The numbers are in your local phone book. If you believe you have been the victim of fraud, contact the National Fraud Information Center/ Internet Fraud Watch, [www.fraud.org](http://www.fraud.org) or 800-876-7060, TDD 202-835-0778.

To help avoid telemarketing calls, sign up for the national "do not call" registry. It is easy and free! Call (888) 382-1222, TTY (866) 290-4326 from the phone number you want to register. You can also register online at: [www.donotcall.gov](http://www.donotcall.gov).

### How To Prevent Heat-Related Illness

1. Drink more fluids (non-alcoholic) regardless of activity level.
2. Avoid fluids that contain alcohol or large amounts of sugar, as well as cold fluids.
3. Stay indoors in air-conditioning. If your home does not have air conditioning, go to a nearby shopping mall or the public library.
4. While fans may provide some comfort they will not prevent heat related illness in extreme heat (high 90's).
5. Wear loose-fitting, lightweight, light colored clothing.
6. Never leave anyone in a parked, closed vehicle.

Although anyone at any time can suffer from heat-related illness, some people are at greater risk than others. Check regularly on infants and young children, people aged 65 or older, those who are physically ill especially with heart disease or high blood pressure, and people with a mental illness.

### Send Us Your News & Comments

This newsletter is published monthly. We welcome your news and comments. Please submit your article by the 10th of the month preceding publication.

THANK YOU to those who have contributed to HomePorts in memory of Nancy Silcox, a member and advocate for HomePorts.