



# FOUNDATION FOCUS

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## WAYS TO SPOT A SCAM

*Reduce your chances of losing money to scammers*



**Scammers never rest; they continue to come up with new ways to trick us. Stay alert, especially whenever you are using technology. Don't click on anything in an unsolicited email or text message asking you to update or verify personal or account information. Be cautious of things you receive in the mail as well. Store your passwords securely. A scammer....**

### ***Pretends to be someone you know...***

Don't rely only on caller ID to confirm someone's identity. Be cautious and hang up quickly when you receive an anonymous phone call. Look up the company's phone number through a legitimate source like a statement or letter provided by the company. Text messages are the new way scammers get you to engage, so be wary of friendly messages from unknown numbers. If you get a text from a phone number you do not recognize that gives an urgent message to respond, do not respond.

### ***Pressures you to act immediately...***

Avoid clicking on suspicious messages, links, attachments, or pop-ups asking you to act immediately. Do not ever grant remote access to your device unless you are working with a reputable company. The hackers goal is to convince users into believing their computer has issues that they can fix so you will disclose your personal information or grant them access to your computer.

### ***Asks you to pay in a specific manner ...***

Never send funds to anyone until you can confirm that the payment is due and method is legitimate. Regularly review your incoming and outgoing transactions on your bank and account statements to make sure you recognize every listed transaction. Report any incorrect transactions immediately.

### ***Offers a deal too good to pass up ...***

Websites and social media ads often entice consumers with eye-catching products, but unfortunately, they may fail to deliver the promised goods or even provide counterfeit items. Be aware because this type of scam can involve fake checkout processes, which can result in financial loss or identity theft for the buyer.

[www.aarp.org](http://www.aarp.org)

## LETTER FROM DIANE

I hope this newsletter finds you healthy and happy. I also hope you'll read our articles on scams. It is important to be alert with a healthy dose of skepticism when answering your phone or reading texts and emails. If anything seems suspicious, don't engage. Follow up on your own without using links or contact information provided by unknown senders. Ask a trusted advisor if you need help.

Mother's Day will be here soon. I am looking forward to celebrating with my mother, my children, and grandchildren along with the rest of my family. Enjoy your day and show appreciation to all the mothers you know.

Here we are again, that time of year when you can never guess the weather. Life, just like the weather, is always changing and often a surprise. The truth is you just never know what you'll get. Stay flexible and make the best of whatever comes your way!

Our goal has always been to provide you with peace of mind and a sense of security about your future at Willamette View.

With kindest regards,

*Diane*



## Simple Acts of Kindness

**Practicing positive thinking is an essential part in living a happier life. Here are some ways to pave your road to happiness.**

### **Tell someone how much they mean to you.**

Telling someone how much they mean to you goes a long way to cultivate happiness. Once a person knows how much you appreciate them, it opens up new relationship opportunities.

### **Show respect for those around you.**

Treating people with respect will make your life more fulfilling and happier. You can achieve this by showing kindness, exhibiting patience, and actively listening.

### **Do something unexpected for someone.**

Try doing something nice and unexpected. When you perform an act of gratitude, you will be spreading positivity.

### **Give hope and encouragement to someone in need.**

Giving hope and encouragement is one of the most life-changing gifts you can ever give to someone. As long as a person has hope, they can recover from anything and everything.

<https://spiritualfitclub.com>

# SPRING CLEANING YOUR FINANCES

Spring is here! It's when you feel like cleaning out your closet and reorganizing your home every year, but so often people neglect the type of spring cleaning that they should focus on most; their finances! Cleaning up and organizing your finances, and all your paperwork, is a good way to stay on top of your financial security.

**Know Where You Stand:** From rate changes to market fluctuations, there are many different factors that can affect your money. Don't be caught off guard, explore and evaluate your resources and options. Knowing where you stand financially is the key to keeping your finances in good order.

**Set Realistic Goals:** Attempt to set realistic goals to achieve your financial success. Stretch your dollars and use money wisely. Know where your money is going and attempt to make goals oriented around things that you really want to do now.

**Build an Emergency Reserve:** There are numerous ways to boost your emergency fund. Some of these approaches are as straightforward as being mindful of your future care needs and making an effort to reduce unnecessary spending. Another is to do away with those memberships and subscription that are no longer important to you.

**Get Rid of Clutter:** Spring is a good time to do some financial cleaning and purging-out with the old and in with the new! Keep in mind, for most people, you don't need to keep old tax returns any more than 7 years. Shredding old documents is the best way to purge old paperwork with personal information on it.

**Monitor Your Spending:** Make sure your dollars are going toward things that bring you the most satisfaction and benefit. Set your priorities and focus your spending on things that matter to you most, that way you will have resources available to do the things that add value to your days and fulfillment to your life.

[www.bankrate.com](http://www.bankrate.com)



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### FOUNDATION BOARD OF DIRECTORS

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**THE FOUNDATION'S MISSION** is to help qualified residents of the Willamette View Retirement Community maintain their dignity and independence through assistance in satisfying their need for housing and financial security. Aid is provided through resident assistance and financial management programs, educational seminars, financial information service, publications and grants to Willamette View, Inc. that benefit the community's residents.

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## Spring is Here

*The long winter is melting away  
A single red bird was spotted today*

*Through the mist the sun is peeking  
Squirrels are about and acorn seeking*

*New life has come to fields and woods  
Kids venture out in sweatshirts with hoods*



-author unknown