

THE NEWSLETTER

The PROBUS Club of Simcoe & District Meets second Tuesday of each month at St. James United Church hall



MEETING NOTICE

Tuesday, Oct. 8, 2019 10 a.m., Muriel Bridge Room, St. James United Church, Simcoe. 9:30 a.m., Book Exchange, Socializing and Coffee.



<u>Guest Speaker</u>

Gary White Sight and Sound with Powerful Chemistry.



Review of Sept. 10, 2019, meeting

President Murray Uren called the meeting to order at 10 a.m. Brian Cook led the singing of our national anthem. President Murray welcomed visitors Doug Sedgwick and Tom Vandertuin.

PROBUS business

Program:	Dan Pearson reported speakers are arranged for October and November. December will be our Christmas luncheon. Dan wishes to step down as program co-ordinator. He is willing to help his successor.
Treasurer:	Dave Montross reported on our annual financial statement. Our club begins the 2019-20 financial year with a net balance of about \$400. Dave is collecting \$45 membership fees.
Special events:	Dick Pearson continues to explore an information session on a county waste water treatment plant.
Newsletter:	David Judd said it appears the seven members who get their newsletters by mail did not receive the September newsletter.
House:	Rick Middaugh is serving coffee in larger cups.
Wellness:	Gerald Sheppard had no reports of illness.
Other business:	President Murray said the current executive members, except Dan Pearson, have agreed to continue for another year.

Guest Speaker: Constable Ed Sanchuk

Scams are everywhere. Seniors are especially vulnerable. So stay alert and use common sense to avoid being taken in. OPP Const. Ed Sanchuk told us several tips to keep us and our money safe.

Scams are not a victimless crime. Some scams to watch out for:

• The romance scam that asks you to send money to a would-be suitor;

• The fake call from Revenue Canada threatening arrest unless you wire money immediately;

• Recorded phone calls that ask you to press 1 on your phone to get more information;

• The phone call saying something is wrong with your computer and you need to pay to fix it;

• The middle-of-the-night phone call from someone pretending to be a grandchild needing money to get out of an emergency;

• And the "bank inspector" who asks you to withdraw money from your account to test the honesty of a teller.

Some tips to protect your money:

- Never give anyone access to your financial information;
- Shred any mail with your address on it, especially credit card applications;
- Don't leave your wallet in your car;
- Don't carry your Social Insurance Number Card in your wallet. You hardly ever need it;

• Photo copy the fronts and backs of all the cards in your wallet. You'll need the information if your wallet is lost or stolen;

• Get a free credit report each year. See who has been checking your credit;

• Don't sign your credit cards on the back. That stops thieves from forging your signature. Write "see photo ID."

• Don't put your name and address on cheques. Just put your initials. If thieves get your chequebook, they won't know what name to sign.

• Don't give your PIN to anyone. If you do, you're responsible if the person makes withdrawals without your permission;

• Don't post on Facebook that you're on vacation. That's advertising that no one is at your home;

• Be careful about posting online photos, especially of children. Once a photo is on the Internet, it cannot be recalled. The wrong people might figure out where children live;

- Don't buy goods or services from people who come uninvited to your door;
- Don't buy TVs, stereos, etc. sold from the back of trucks in parking lots;

• Don't leave your insurance and ownership in your car for thieves to steal. Carry photocopies with you;



Const. Ed Sanchuk

• Don't leave your GPS unit in your car. Don't save your home address on your GPS. If thieves steal your car, they can use the GPS to go to your home and use the garage opener to get in.

• Lock sheds and outbuildings. Lock up ATVs and tools.

• Don't leave keys in your vehicles. You can be sued if thieves use your keys to steal your car and it is involved in an accident;

• A security system with cameras for your home gives peace of mind;

• Carry your wallet in your front pocket with your hand on it. Women should carry purses in front, not on their shoulder;

• Lock your car while getting gas at the gas station. Thieves will steal things while you're paying at the cashier.

More tips are on the Canadian anti-fraud site. Check out the Little Black Book of Scams on line.

If you appreciated Ed's advice about scams, write to his boss, **Inspector Joe Varga.** His email address is Joseph.Varga@opp.ca.

Dan Pearson introduced Ed and Frank Brock thanked him.

Who Am I? Tom Christiansen

Tom Christiansen was born in 1944 in Copenhagen, Denmark. When Tom was 13, his family moved to Sudbury, Ont., to make a better life. As a teenager, Tom began wearing a cowboy hat to protect his light skin from the hot summer sun. Cowboy hats became Tom's trademark.

Tom grew up in Sudbury and went to college in Kirkland Lake to become a civil engineer. He took a job with Inco, the big Sudbury mining company, and stayed for 44 years. He retired in 2007 but continued to work for another five years.

Tom's wife, **Billie**, worked at Laurentian University. The Christiansens have two children, **Kelly** and **Diana**, and five grandchildren.

For a while, Tom and Billie lived half the year in Iroquois, a town in Eastern Ontario and half the year in Florida. Health insurance in Florida became too expensive, so the couple looked



Tom Christiansen

for a warmer year-round home in southern Ontario, settling in Simcoe in 2018. Tom loves living among Norfolk's farmland. For hobbies, Tom collects cowboy hats and cowboy boots.

Welcome to PROBUS, Tom. Thank you for telling your story.