



January 2024
Volume 37, Issue 1

Chugiak-Eagle River Senior Center

NEWS Senior Edition

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MISSION STATEMENT

The Chugiak-Eagle River Senior Center exists to provide quality services and facilities to meet the needs of seniors in our community through effective stewardship and program development.



Executive Director Letter

I cannot believe we are at the end of 2023. As we say goodbye to another year, I would like to reflect on the past year.

Although there were many challenges, there were also many good things that happened along the way. CERSC was able to open up with events that have not been held since Covid. We were able to hold our Valentines Dinner, Trick or Treating, our Holiday Bazaar, 1st Annual Resident Christmas Party, Meals on Wheels Christmas Present Program, and many Christmas Carolers. It has been so nice to see the cheer brought back to many faces. Thank you to Bill Stoltze, the Lion's Club, Sleeping Lady Lions, Eagle River Elks and all the volunteers for providing the senior center Thanksgiving and Christmas Dinner. Both were a success and very much appreciated.

I would like to thank all the many Clubs, Businesses, and community members for all the donations and the many Volunteer hours to keep our events going. Without your support some of the above-mentioned events would not have happened, so again, thank you for all of your support.

As we move into 2024, here are a few things to look forward to. Our tub cut out inserts have arrived and will hopefully begin to be installed in the new year. I am very excited for this as I feel the Residents will find this to be much easier. Also, as you know, the process of selecting an Executive Director has begun. With that comes new changes ahead. I know some don't like change but some of this could be looked at as necessary beginnings.

I would like to thank all of the staff for all of their hard work and dedication to the center. The last year has been very challenging when it comes to filling positions, so a lot of the staff have found themselves wearing many hats. Without them, the center would definitely not be where it is at today so Thank you all very much!

As for the interim, I am the acting Executive Director and as always, my door is always open. Wishing you all a very Happy New Year!

Sincerely,
Shelly Phillips
Interim Executive Director



CSCI BOARD OF DIRECTORS MEETING

The next Board Meeting will be on
Thursday, January 24th at 4:00pm
in the Board Room.

BOARD OF DIRECTORS

President

Andrew Fierro
cerscbod@gmail.com

Vice President

Sue Newson

Secretary

Kathryn Railing

Treasurer

Mary Suter

Members-at-Large

Jack Aiken, Ray Johnson, Sandra Skaggs,
Cathy Tilton, Rosemary Vavrin, and Michael Yorke

MANAGEMENT TEAM

Acting Executive Director

Shelly Phillips
execdir@mtaonline.net

Finance Director/Grants Administrator

Kat Walker
cscaccounting@mtaonline.net

Food Service Manager

Andrew Leonard
foodsvc@mtaonline.net

Housing Manager

Laurie Moffitt
denalivu@mtaonline.net

Operations/HR Director

Shelly Phillips
cscadm@mtaonline.net
chugiakseniorcenter@mtaonline.net

PR and Fundraising Coordinator

Heather Sommerville
cscact@mtaonline.net

ALP Administrator

Bobbie Lewis
assistedliving@mtaonline.net

CHUGIAK SENIOR CITIZENS, INC.

22424 Birchwood Loop, Chugiak, AK 99567

Phone: (907) 688-2674 Fax: (907) 688-1319

Office Hours: M-F 8:30am to 5pm

Website: <http://www.chugiak.org>

Facebook: [Chugiak-Eagle River Senior Center](#)

DEPARTMENTS

Activities - 688-2685

cscact@mtaonline.net

Adult Day Services - 688-2691

cscads@mtaonline.net

Assisted Living Program - 688-8999

assistedliving@mtaonline.net

Donations - 688-2685

cscact@mtaonline.net

Finance - 688-2688

cscaccounting@mtaonline.net

Food Service and Catering - 688-2652

foodsvc@mtaonline.net

Housing - 688-2633

denalivu@mtaonline.net

Human Resources - 688-2676

chugiakseniorcenter@mtaonline.net

Meals-On-Wheels - 688-2626

transportation@mtaonline.net

Membership - 688-2674

cersc@mtaonline.net

Newsletter - 688-2685

cscact@mtaonline.net

Room Rentals - 688-2694

cscgrants@mtaonline.net

Transportation - 688-2626

transportation@mtaonline.net

Volunteers - 688-2685

cscact@mtaonline.net

Wellness & Exercise - 688-2685

cscact@mtaonline.net



New Testament Bible Study

Board Room (FREE) at 2:00pm
Every other Thursday

THURSDAY, JANUARY 4TH 2:00 PM

Want to get a deeper understanding of The Bible? Come study the New Testament with local Missionaries, every other Thursday, starting January 4th at 2:00pm. We will also be watching clips from the TV show, "The Chosen", in correlation with what we are reading. All are welcome to come!



Aging & Disability Resource Center

Main Dining Hall (FREE) at 11:30 am

THURSDAY, JANUARY 18TH 11:30 AM

Alaska's ADRCs connect seniors, people with disabilities, and caregivers with long-term services and supports of their choice. The ADRC network serves Alaskans statewide, regardless of age or income level, through regional sites.

ADRCs are part of a federal effort to help people more easily access the long-term services and supports available in their communities. That might include transportation, assistive technology, or in-home care.



2023 Annual CERSC Memberships ended on 12/31/23.

To continue receiving our newsletter, menu, and discounts on events please complete this form and return to our Administrative Office at:

22424 Birchwood Loop, Chugiak, AK 99567
(907) 688-2674 - Administrative Office



Enclosed is my membership fee of:

- _____ \$ 30.00 for individual membership
- _____ \$ 45.00 for a couple's membership
- _____ \$150.00 for individual lifetime membership
- _____ \$225.00 for couple's lifetime membership

MEMBERSHIP MATTERS!

Join or renew your membership!

Good until December 31, 2024

Name: _____

Birth Date: _____ Phone #: _____

If you want to receive the Senior Edition Newsletter electronically, please provide your

E-mail Address: _____

Mailing Address: _____

Individual and Couple Memberships expire December 31, 2024; dues are not prorated.

New Member ☐

Renewing Member ☐



January 2024 Activities Calendar

Sun	Monday	Tuesday	Wednesday	Thursday	Friday	Sat
		2 9:30am Chair Yoga -Instructor led 10:00am Joy of Painting 1:00pm Phase 10 1:00pm Fred Meyer	3 9:30am Circuit - Instructor led 11:00am Strong Seniors-Self-led 1:00pm Walmart	4 9:30am Functional Flow Yoga - Instructor led 10:00am Joy of Painting 1:00pm Cribbage 1:00pm Fred Meyer 2:00pm Knit Witz 2:00pm Bible Study	5 9:30am Circuit Instructor led 10:00am Chair Pilates - Self-led 12:00pm January Birthday Celebration 1:00pm Carrs	6
7 The Crossing 3:00pm	8 10:00am Chair Pilates - Self-led 1:00pm Bridge 1:00pm Walmart 2:00pm Knit Witz 6:00pm-8:00pm Ukulele Jamfest	9 9:30am Chair Yoga -Instructor led 10:00am Attorney Services 10:00am Joy of Painting 1:00pm Phase 10 1:00pm Fred Meyer	10 9:30am Circuit - Instructor led 11:00am Strong Seniors-Self-led 1:00pm Walmart	11 9:30am Functional Flow Yoga - Instructor led 10:00am Joy of Painting 1:00pm Cribbage 1:00pm Fred Meyer 2:00pm Knit Witz	12 9:30am Circuit - Instructor led 10:00am Chair Pilates - Self-led 12:00pm Music by Close Enough 1:00pm Carrs	13
14 The Crossing 3:00pm St. Andrew's Catholic Church 12:00pm		16 9:30am Chair Yoga -Instructor led 10:00am Joy of Painting 1:00pm Fred Meyer	17 9:30am Circuit - Instructor led 11:00am Strong Seniors-Self-led 1:00pm Walmart	18 9:30am Functional Flow Yoga - Instructor led 10:00am Joy of Painting 11:30am Aging & Disability Resource Center 1:00pm Cribbage 1:00pm Fred Meyer 2:00pm Knit Witz 2:00pm Bible Study	19 9:30am Circuit - Instructor led 10:00am Chair Pilates - Self-led 1:00pm Carrs	20
21 The Crossing 3:00pm	22 10:00am Chair Pilates - Self-led 1:00pm Bridge 1:00pm Walmart 2:00pm Knit Witz 6:00pm-8:00pm Ukulele Jamfest	23 9:30am Chair Yoga -Instructor led 10:00am Joy of Painting 1:00pm Phase 10 1:00pm Fred Meyer	24 9:30am Circuit - Instructor led 11:00am Strong Seniors-Self-led 1:00pm Walmart	25 9:30am Functional Flow Yoga - Instructor led 10:00am Joy of Painting 1:00pm Cribbage 1:00pm Fred Meyer 2:00pm Knit Witz	26 9:30am Circuit - Instructor led 10:00am Chair Pilates - Self-led 1:00pm Carrs	27
28 The Crossing 3:00pm St. Andrew's Catholic Church 12:00pm	29 10:00am Chair Pilates - Self-led 1:00pm Bridge 1:00pm Walmart 2:00pm Knit Witz 6:00pm-8:00pm Ukulele Jamfest	30 9:30am Chair Yoga -Instructor led 10:00am Joy of Painting 1:00pm Phase 10 1:00pm Fred Meyer	31 9:30am Circuit - Instructor led 11:00am Strong Seniors-Self-led 1:00pm Walmart	<p>For transportation to Three Bears please contact Melanie in the Transportation Department.</p> <p>(907) 688-2626 transportation@mtaonline.net</p>		

THE BILL STOLTZE CAFÉ

January 2024

Congregate Lunch: 11:30am to 1:00pm, Monday through Friday.

Monday	Tuesday	Wednesday	Thursday	Friday
 <p>Happy New Year Closed</p>	<p>2 Tomato Basil Pesto Penne Pasta Diced Chicken, Diced Tomatoes, Buttered Zucchini</p> <p>Ham</p>	<p>3 Pecan Crusted Pork Chop Penne Pasta Alfredo Sauce Buttered Carrots</p> <p>Chicken</p>	<p>4 Chef's Salad Romaine Lettuce, Diced Eggs, Deli Chicken, Deli Ham, Shredded Cheese, Cucumbers, Tomatoes, Roll</p> <p>Roast Beef</p>	<p>5 Classic Tuna Casserole Mushroom Cream Sauce Peas/Carrots Elbow Noodles Shredded Cheese</p> <p>Chefs Choice</p>
<p>8 Hamburger Burger Bun Potato Salad Cheesy Broccoli</p> <p>Tuna Salad</p>	<p>9 Swiss Chicken Casserole (Chicken Breast Covered in Swiss Cheese and Stuffing over Rice) Green Beans</p> <p>Roast Beef</p>	<p>10 Meatball Sub Mozzarella Cheese Bagged Baked Chips Buttered Carrots Hoagie Bun</p> <p>Turkey</p>	<p>11 BBQ Chicken Thigh Pasta Salad Baked Beans Corn Bread</p> <p>Chicken</p>	<p>12 Chicken Fried Steak Mashed Potatoes, Country Gravy, Mixed Vegetables</p> <p>Chefs Choice</p>
 <p><small>CERSC IS CLOSED</small> MARTIN LUTHER KING JR DAY</p>	<p>16 Taco Tuesday Ground Beef, Rice Pilaf, Black Olives, Onions, Tomatoes, Shredded Cheese, Sour cream, Salsa, Tortilla Strips</p> <p>Egg Salad</p>	<p>17 Swedish Meatballs Egg Noodles Dill Lemon Carrots French Cut Green Beans</p> <p>Ham</p>	<p>18 Fried Chicken Mashed Potatoes, Brown Gravy, Coleslaw Roll</p> <p>Ham</p>	<p>19 Cod Olympia Rice Pilaf Mixed Vegetables</p> <p>Chefs Choice</p>
<p>22 Beef Lasagna Buttered Spinach Garlic Buttered Roll</p> <p>Ham</p>	<p>23 Chicken Caesar Salad Chopped Romaine Shredded Parmesan Hard Boiled Eggs, Croutons</p> <p>Turkey</p>	<p>24 Stuffed Cabbage Mashed Potatoes Mixed Vegetables Roll</p> <p>Corned Beef</p>	<p>25 Ham and Scalloped Potatoes Lima Beans Roll</p> <p>Chicken</p>	<p>26 Fish and Chips Hush Puppies Coleslaw Tartar Sauce</p> <p>Chefs Choice</p>
<p>29 Liver and Onions Mashed Potatoes, Gravy Buttered Peas</p> <p>Egg Salad</p>	<p>30 Chicken and Waffles Fruit Cocktail Syrup Cup, Butter Pads</p> <p>Ham</p>	<p>31 Beef Enchiladas Refried Beans Rice Roasted Corn and Peppers</p> <p>Roast Beef</p>	<div> <p><u>Congregate Lunch:</u></p> <p>Includes Entrée <u>or</u> Sandwich of the Day, Soup & Salad for Seniors (60+)</p> <p>Suggested Donation \$7,</p> <p>Visitors (under 60) Price \$10.</p> <p>Donations are appreciated.</p> </div>	

Adult Day Service Activity Calendar

January 2024

Monday	Tuesday	Wednesday	Thursday	Friday
	2 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm ARP Lunch 1:00pm Garden Club 1:30pm Bingo	3 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Roll a Snowman 12:00pm Lunch 1:00pm Noodle Ball 2:00pm Dominoes	4 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Manicures/ Games 12:00pm Lunch 1:00pm Snowman Trivia 1:30pm Happy Hour	5 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm Lunch 1:00pm Movie Star of the Month 1:30pm Bingo
8 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Snowman Craft 12:00pm Lunch 1:00pm Cranium Crunches 2:00pm Aggravation	9 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Match Game 12:00pm Lunch 1:00pm Mad libs 1:30pm Bingo	10 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Dominoes 12:00pm Lunch 1:00pm Big Cheese 2:00pm Uno Attack	11 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Manicures/ Games 12:00pm Lunch 1:00pm Junk Drawer Detective 1:30pm Word Association	12 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm Lunch 1:00pm Monthly Gazette 1:30pm Bingo
	16 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm Lunch 1:00pm Trivia 1:30pm VFW Bingo	17 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm Lunch 1:00pm Balloon Volleyball 2:00pm Trash	18 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Manicures/ Games 12:00pm Lunch 1:00pm Head Banz 1:30pm Happy Hour	19 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm Lunch 1:00pm Who Am I 1:30pm Bingo
22 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm Lunch 1:00pm Catch Phrase 2:00pm Dominoes	23 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Aggravation 12:00pm Lunch 1:00pm Name That Smell 1:30pm Bingo	24 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Yahtzee 12:00pm Lunch 1:00pm Racetrack Game 2:00pm Penny Ante	25 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Manicures/ Games 12:00pm Lunch 1:00pm Book Club 2:00pm Valentine Cards	26 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm Lunch 1:00pm What am I 1:30pm Bingo
29 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm Lunch 1:00pm Tenz 2:00pm Aggravation	30 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Dominoes 12:00pm Lunch 1:00pm Mystery Bag 1:30pm Bingo	31 9:00am Coffee and Chat This Day in History 10:00am Exercise 11:00am Skip Bo 12:00pm Lunch 1:00pm Virtual Vacation Newfoundland	Accepting New Clients Self-Pay or Medicaid Waiver Transportation, Nutritious meals, support assistance, and socialization. Contact Sharon at 907.688.2691	

January Birthdays

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Linda Ewers	2	3 Judy Fletcher Mary Charlyne Hughes Heather Miller	4 Phebe Dyal	5 Brenda Burton Betty Worthington	6 James Brooks Shelley Hughes
7 Thomas Van Thiel	8	9 Annette Addington Phyllis Garido Barbara Van Ornum	10 Carolyn Hageland	11	12	13 Bobby Henson Dianne Hollis Jane Lamb Julie Lugdon Virginia Marquez Anita Sidebottom
14	15 Cheryl Clark Raymond Holmsen Jeri Steiner	16 Fred Dyson Cheryl Jackson Barbara Lumsdon	17 Laura Lagstrom Diana Sullivan	18 Theresa Cain Gloria Calvillo Catherine Rassmusson Christel Thompson Carol Williamson	19	20 Ted Boom John Vincent
21 KC Jones	22 Rebecca Efird George Kale	23 Marsha Romaine	24 Ann Aiken Mary Cunanan	25 Freida Roberts	26	27 Richard Green Charlie Huggins Sharon Lattery Valerie Sutter
28	29 Susan Boarland	30 June Adams Jesse Ray	31 Kathleen Bernauer Jason Miller	LIFE MEMBERS & Members		



CERSC Group Fitness



Monday	Tuesday	Wednesday	Thursday	Friday
	9:30am Chair Yoga	9:30am Circuit	9:30am Functional Flow Yoga	9:30am Circuit
10am Chair Pilates Self-led				10am Chair Pilates Self-led
		11am Strong Seniors Self-led		

SENIOR LIVING



INDEPENDENT LIVING IS BEST FOR:

Residences for seniors who wish to maintain independence while living in a private space & designed for those who require little, if any, assistance with day to day activities of living. CERSC offers two forms of independent housing:

Private Pay for fixed to moderate income: **\$910** per month
HUD Affordable Housing for low income seniors.

ASSISTED LIVING IS BEST FOR:

If you need additional support services from qualified staff in a protective setting to maintain your independent lifestyle; we're here to help!

Medication prompting, Food Services, Housekeeping & Laundry Services,
Transferring, Activities, Socialization.

We accept Medicaid Choice Waiver or Private Pay.

PROGRAMS AND SERVICES

Dining Hall, Fitness Center, Recreational Areas, Room Rentals, Laundry Services,
Activities & Events, Beauty Shop, Volunteer Opportunities, Gardening,
Transportation Services, Food Services, Adult Day Services, Meals on Wheels,
Independent Housing, Assisted Living Program, Arts & Crafts, Games

CONTACT US

Independent Housing
(907) 688-2633

Assisted Living Program
(907) 688-8999

Please call our office for more information or to schedule facility & apartment tours!

Chugiak - Eagle River Senior Center's housing offers a wide array of amenities. We cover all primary utility costs such as gas, electric, water, sewer & garbage. There are free computers to use with internet & printing capabilities. We have a notary on staff, legal services, & bring numerous outside agencies into the Center for your convenience. Looking to be a snowbird? You can do that too without any worry in a safe environment. There's a little something for everyone at the Center! Join us for our congregate lunch setting. Introduce yourself and mingle with others to learn whether CERSC is the right place for you!

Chugiak Eagle River Senior Center
22424 N. Birchwood Loop
Chugiak, AK 99567

2023 Resident Christmas Party







A heartfelt thank you goes out to Eagle River VFW Post 9785, Sleeping Lady Mountain Lions Club, P&M Gardens, Speaker of the House Cathy Tilton, The Doremus Family, Beach Lake Ward of The Church of Jesus Christ of Latter-day Saints, Chugiak Elementary Student Leadership Team, Homestead Elementary Student Leadership Council, and our amazing community members. Your love and support means the world to us and are the driving force behind the success of our MOW Christmas Present Program. This wonderful initiative would not be possible without each and every one of you.





A sincere thank you to Bill Stoltze and friends for their generosity in cooking and serving Christmas dinner at CERSC. Your dedication and kindness made the holiday season truly special for all. We also extend our special thanks to the Eagle River Lions Club and the Eagle River Elks Lodge #2682 for their invaluable support in making this festive occasion memorable. Your contributions have brought joy and warmth to our community.



Top 4 Financial Scams To Watch Out For in 2024

By First Citizen Bank Security Department

Financial fraud is nothing new—the first recorded attempt of a financial scam dates back to 300 B.C., when a Greek merchant planned to sink his boat and collect on the insurance value.

Today's financial scams are increasingly complicated—and costly. From 2021 to 2022 alone, the amount of money lost due to fraud rose 30%, according to the Federal Trade Commission.

Who's safe from financial scams?

No groups of consumers are fully safe from financial scams, says David Myroup, executive director of Enterprise Fraud Operations for First Citizens. "Bad actors can craft messages to exploit everyone from teenagers to elders. And with the evolution and complexity of AI, or artificial intelligence, the authenticity will be harder to detect."

Through his work with fraud prevention and investigations, Myroup understands how devastating these scams can be. And he advises that when you know how to recognize financial scams, you're better able to protect yourself. When it comes to financial scams in 2024 to watch out for, here are the four top financial scams plaguing customers as we transition to the new year.

1. The Bank Imposter Scam

Typically, bank imposter fraud starts as a text, email or phone call purporting to be from a bank. "You might receive a text message that looks like it's from a bank asking if you made a transaction," says Myroup. "More often than not, there's a link embedded in the body of text."

Once you click the link, you're taken to a site that looks like a bank's website. "You think you're logging in to authenticate, but by the time you've clicked the button, you're giving your personal information directly to the fraudster." Another version of the text scam involves telling the target their account is locked and directing them to call the bank number provided in the text—if the target replies to the text, the fraudster will call from a spoofed number that appears to be from the bank.

How to spot Bank Imposter Scam:

Fraudsters attempt to invoke an emotional reaction and create a sense of urgency to steal user IDs, passwords and security codes. Reputable banks, including First Citizens, will never reach out to their customers and ask them to share a password or security code. Visit banksneveraskthat.com, Opens in a new tab for an interactive quiz to test your ability to identify a scam.

How to respond:

"Don't trust an inbound call or text," says Myroup. Always contact your bank directly by contacting the fraud hotline

number you independently locate on the bank's website or on the back of your debit or credit card.

2. The Pig Butchering Scam

The perpetrators of the gruesomely named pig butchering fraud begin by developing a personal but long-distance friendship with a wealthy investor. They nurture an emotional connection over time via digital platforms, like WhatsApp or even LinkedIn. "There are literally camps of people and businesses overseeing the recruitment of bad actors who build relationships with individuals to lure them into investing," explains Myroup.

These criminals often prey on individuals in vulnerable positions or people who are looking for companionship.

Once they've won the investor's trust, they'll propose a falsely beneficial investment, often involving cryptocurrency. It may be posed as a business venture or simply a secret shortcut to wealth.

At first, these investments appear to pay off with great returns. This is the "fattening up" part of the scam that earns it the name. Then comes the kill, where the criminal disappears with the money. "And then it's all gone," Myroup says.

How to spot Pig Butchering Scam:

Organizations or individuals selling legitimate, regulated investments don't reach out personally to potential investors they don't know. If you're approached on social media and asked to move the conversation to WhatsApp or invest in a venture that you don't understand, your correspondent is likely a scammer.

How to respond:

Stop communicating with the scammer, and change your passwords and login credentials. Report the incident to your bank. If you've fallen victim, report the crime to the authorities, including the FBI's Internet Crime Complaint Center, your local police and the state attorney general. Monitor your financial accounts for signs of fraud.

3. Malware Attacks

Malware, short for malicious software, refers to viruses or spyware that infect your work or personal computer. Once malware is installed, criminals use the software to steal personal information, send spam or commit identity theft against you.

How might malware be used in a financial scam? It starts at the internet browser. "Let's say customers want to access their online banking and search First Citizens," says Myroup. "They may see a paid ad versus the actual First Citizens page. When they click on it, they're taken to a site owned by a bad actor."

Once malware is installed, the customer is none the wiser until an unauthorized transaction occurs. It's a twist on the bank imposter scam described at the top of our list of 2024 financial scams.

How to spot Malware:

Learn to identify the marks of reliable websites, Opens in a new tab, advertisements and mobile apps. Add malware scanning or safe browsing tools to your computer. Keep the operating systems of your phone and computer updated so their security settings automatically look for current threats. When banking, be on alert for unauthorized transactions, as well as alerts from your bank warning you that someone has updated your account phone number or email.

How to protect yourself from Malware:

Myroup recommends a two-pronged approach: First, enable two-factor authentications on all your bank logins. Equally important, take advantage of all the alerts offered by your bank. "If you get an alert to your phone that somebody has updated a telephone number or email, that is your safety net," he says. "Once they've changed your phone number without you noticing, you're lost."

Some additional protection tips:

- Type your bank URL directly into the browser to get to your online banking login rather than following a link to it.
- Be careful opening attachments in emails.
- Use a dedicated device for banking to minimize the risk of introducing malware through casual web surfing.
- Keep your computer and software updated.

4. Advanced Impersonation Scams

Impersonation scams have been around as a low-tech way of committing financial fraud for many years. In one typical scenario, a grandparent receives a call from someone saying they are a friend of their grandchild who's injured or stranded and needs money.

Today, impersonation scams are becoming even more convincing and dangerous as artificial intelligence becomes part of the scam. Be on guard against AI scams throughout 2024.

Now, it might not be a "friend" of that grandchild, but the grandchild's voice, created with AI audio tools, asking for financial help.

An AI impersonation scam may come in the form of an even more convincing "deep fake," or digitally altered multimedia that makes one person look and sound like someone else. For example, a staff member in a small business may get a video call from the business owner. "The business owner might ask the employee to send a wire over to a customer to 'close a deal,'" Myroup says. "The employee sees their boss's face and hears their boss's voice and has no idea that the video call is faked."

How to spot Impersonation Scams:

Because AI fraud starts with gathering the details to impersonate, be wary of people or organizations who reach out unsolicited to ask for personal information belonging to you or a colleague, friend or relative. Stay alert when payment is requested immediately. Question anybody who encourages you to act immediately or to send funds via untraceable forms of payment, such as wiring money or sending gift cards.

How to respond to Impersonation Scams:

If something feels off, don't feel pressured to reply or act immediately. Instead, employ what Myroup refers to as the "maker-checker" process: Hang up the phone and call that person back on the real number you know.

Staying vigilant:

No matter what type of scam you might encounter, the important thing to remember is to use caution. The basic rules of scam detection always apply—if it's an email, click to check the email address of the sender, as opposed to just looking at the name. If it's happening over the phone, get a number you can call the person back at and then search to see if that's a legitimate number for whatever organization they claim to be from. By being aware of the types of scams that are prevalent, you can stay alert and work to protect your identity and your loved ones.



Little Free Library

Last January, our book group faced the unexpected loss of a beloved member, Jane Barnes, a dedicated reader. In her honor, we decided to create a Little Free Library (LFL). One member generously offered a workspace at the Birchwood airport, and another donated a suitable cabinet. Considering Jane's connection to Chugiak, we decided to place the LFL near her former residence. With permission from the Chugiak Eagle River Senior Center, the library found its home near a parking lot light, conveniently close to the sidewalk and Chugiak Elementary School.

Gail and her husband worked diligently over the summer, constructing a peaked roof for the cabinet. As the colder months approached, the challenge of setting the cedar post into the frozen ground emerged. While some suggested waiting until May, Sandy enlisted the help of a skilled contractor, Rob of Get-Er-Done Construction, who miraculously pounded the post into the frozen ground.

With the structural elements in place, our book group rallied to finish the project. Elaine sanded and varnished the wood, Lydia and Sue secured donated shingles for the roof, and Candy and Monica worked tirelessly on the final day. Terry and Dale also played crucial roles in completing the Little Free Library. An attractive brass plaque, ordered by Elaine, was dedicated to Jane Barnes.

Despite a snowy setback on December 8th, our book club persevered, clearing a path for the LFL installation and dedication. Monica read a moving Native American poem in remembrance of Jane, and her friend and partner attended the dedication. Everyone contributed at least two books, filling the adult shelf. We are eagerly awaiting more children's books to complete the bottom shelf by December 17th.

A photo of our LFL will be sent to the National Little Free Library Association for a membership plaque. Despite the wintry weather, our book group felt a warm sense of accomplishment. We successfully honored Jane Barnes' memory and completed our goal within the same year, leaving us all jubilant and cheering.





CERSC Favorite Recipe



Peanut Butter Chocolate Puppy Chow

A diabetic-friendly recipe

Ingredients:

- 2 tablespoons peanut butter
- 2 tablespoons cocoa powder
- 1 teaspoon water
- 1 cup square rice cereal
(such as Chex cereal)



Directions

1. Combine peanut butter and cocoa powder in a medium bowl. Stir in water and combine until sticky.
2. Add cereal and stir until well-coated.

Makes 1 serving

ASK SOPHIA

Sophia: Do you know what special events and activities are planned for 2024? I sure hope we have lots of activities this coming year!

I'M ANTICIPATING

Dear I'M ANTICIPATING:

Oh, yes, CERSC is planning lots of activities and special events for 2024. In fact, I'm exhausted just thinking about them. I suggest that every month you go through all the pages of the SENIOR EDITION and mark your calendar with what's coming up. [If you have some additional ideas or suggestions, please contact the Senior Center -- we'd love to hear them. We might plan them for this year of 2024 or 2025 or 2026. See the end of my column for the email and/or phone number.]

2024 -- Here we come!!!!

Remember what the owl said, "Life's a hoot!"

Sophia: Will there be a gun show here at CERSC in 2024 or 2025? I have some relatives in the Lower 48 who want to visit Alaska again and go to as many gun shows as possible while they're in Alaska.

GUN SHOW FAN

Dear: GUN SHOW FAN:

I can't believe how many people keep asking this question over and over and over and over again.

So, I decided to finally tackle the question. Eventually there will be one. When? Details? uh...uh... stay tuned for details.... the answer may come any day now.... any month now....uh... uh... Translation -- I do not know and as this issue of the SENIOR EDITION goes to print, there is no specific date or any details.

Sophia: Last week when I came to lunch at the Senior Center, I saw 2 light bulbs which were burned out and I pointed it out

to someone I'd seen at lunch a number of times. But they are still burned out. Why won't the staff replace the burned out light bulbs?

TOO PUZZLED

Dear TOO PUZZLED:

Your question is understandable. I think you must be a relatively newcomer to CERSC. So, first of all, I say "Welcome" to you. Most of the folks who have been coming here for some time know that all items, situations, etc., which need to be repaired and/or replaced need a WORK ORDER. All Work Orders have to be placed with the main office on the 2nd floor.

My thought is that you probably expressed your observation to another visitor who did not know that. Or, more likely, that person knew it had been repeatedly reported. Many supplies -- I repeat, many supplies -- are taking l-o-n-g-e-r to travel to Alaska than before covid. The Senior Center has had numerous situations of delayed and delayed again supplies taking so l-o-n-g to get here.

Yes, please, any time you see a situation requiring repair or replacement, go to the second floor and report it. You would have no way of knowing if you are the first person or the 10th person who reported it and the staff is waiting and waiting and waiting and waiting for the supplies to arrive.

Questions for ASK SOPHIA may be sent to cscact@mtaonline or call 907-688-2685.



BECOME A CERSC MEMBER TODAY!

Members receive our newsletter, menu, and discounts on CERSC events
Enclosed is my membership fee of:

- _____ \$ 30.00 for individual membership
_____ \$ 45.00 for a couple's membership
_____ \$150.00 for individual lifetime membership
_____ \$225.00 for couple's lifetime membership

Name: _____

Birth Date: _____ Phone #: _____

If you want to receive the Senior Edition Newsletter electronically, please provide your

E-mail Address: _____

Mailing Address: _____

New Member ☐

Renewing Member ☐

Individual and Couple Memberships expire December 31, 2024; dues are not prorated.

CERSC membership applications can also be picked up from our Administrative Office at
22424 Birchwood Loop, Chugiak, AK 99567
(907) 688-2674 - Administrative Office

MEMBERSHIP MATTERS!

Join or renew your membership!

Good until December 31, 2024

Service's Available at CERSC



Get trained. Save a life. You'll be glad you did.

Chugiak-Eagle River Senior Center is now offering Red Cross Certified First Aid/CPR/AED training Adults and Pediatric.

Please contact Shelly at 907-688-2676 for class information.

Open Monday thru Friday 8:30-5:00.
Able to work with your schedule.

Classes are \$65.00 per student.



BEAUTY SHOP 6 Penny Nails

Manicure & Pedicure
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Nail Tech - Sue Newson
907-230-8015
907-688-2697



The Crossing will be holding Sunday services at 3:00pm in the Main Dining Room.



Serving Others.
Everyone is welcome to attend!

Connecting seniors, people with disabilities, and caregivers with long-term care services and support
Anchorage: 907-343-7770



Thursday, January 18th
11:30am—1:00pm



Call now to make
your appointment!

Blue Eyes
HAIR DESIGN

Dona Luna

Owner—Stylist
907-227-5798

Dona@BlueEyes-HairDesign.com

Attorney Eva Knadjinova is a civil attorney with Alaska Legal Services Corporation, and specializes in seniors over the age of 60.



10:00 am - 1:00 pm
January 9, 2024

(by appointment only)

For more information or to schedule an appointment, please call 907-688-2674.

Businesses are encouraged and welcome to become members





Chugiak-Eagle River Senior Center
22424 N. Birchwood Loop
Chugiak, Alaska 99567

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For the New Year

By Alyce L. Kaufman

Now the dance begins again;
We circle 'round a star
Just imagine what we look like from afar:
Moving on into the future,
Moving on beyond the night
Let's stay close to one another;
Come, let's start the New Year right

Let's all shine the light of love
Let's all show how much we care
Let's get very good at being very kind
Let us all enjoy the gift of peace of mind

Serving Seniors From Hiland to Eklutna

Chugiak-Eagle River Senior Center

Chugiak Senior Citizens, Inc. has been serving seniors residing from Hiland to Eklutna for 46 years, expanding the facility, programs and services along the way.



The operation of CERSC and its programs & services are partially funded with grants, provided by the Alaska Division of Senior & Disabilities Services (DSDS), SOA Department of Transportation, and the Municipality of Anchorage. Other funding sources include corporate and individual donations.

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