



THE *Heartland* CLUB



N ♥ E ♥ W ♥ S ♥ L ♥ E ♥ T ♥ T ♥ E ♥ R

JUNE 2019

GREETINGS ON THE FIRST DAY OF SUMMER!!!

“The Heartland Club” 2019 has an abbreviated schedule this year.

BROCHURE ENCLOSED

Wednesday, August 14, 2019 - KICKIN’ IT COUNTRY CRUISE – CELEBRATION BELLE CRUISE

Join us on a cruise that features Ray & Jane performing the great country hits along with your favorites from the 50’s to the present time. It’ll be Nashville on the river!! Don’t forget to wear your dancing shoes because you’ll be dancing, clapping and singing along to your favorites. And did I mention the line dancing? Be there on the Celebration Belle when she goes Country!! Y’all come now to our Kickin’ It Country Cruise – it’s a NEW SHOW you don’t want to miss!! **MAKE YOUR RESERVATIONS BY JULY 15, 2019**

FUTURE MAILINGS

Wednesday, December 4, 2019 - “elf The Musical” - Circa 21 Theatre – Rock Island, IL

WHAT THE LATEST PHONE SCAMS SOUND LIKE

Telemarketing experts estimate that over 50 percent of all calls to our cellphones will be scams in 2019. Here are some of today’s common robocalls.

SOCIAL SECURITY SCAM

What they’ll say: “The purpose of this call is regarding an enforcement action executed by the U.S. Treasury against your Social Security number. Ignoring this would be an intentional attempt to avoid initial appearances before the magistrate judge for a federal criminal offense. So before this matter goes to the federal claims courthouse or you get arrested, kindly call us back.”

The goal: Convince you that someone is using your Social Security card to commit crimes and that, to clear your name, you need to share private information.

Use good sense: The Social Security Administration won’t ask for such information over the phone. If you’re in doubt, look up the number for your Social Security office and call it. **DO NOT CALL** the number in the message.

HEALTH INSURANCE SCAM

What they'll say: "Open enrollment has passed, but luckily that doesn't mean you'll be without coverage this year. New laws in place still allow you to get an affordable health insurance plan from an A-rated insurer at a price that you and your family can afford. Press 1 now to speak to an agent."

The goal: Often this is a lead-generation operation (to get private information they can sell to others or use later). Some of these calls will legitimately connect you to a local insurance agent; others are pure scams.

Use good sense: Do not respond to inquiries like this over the phone. Instead, if you're looking for lower-cost health insurance, your best option is to contact the State Health Insurance Assistance Program in your state. (Find it as shiptacenter.org) The counseling is free. If you are under age 65 and not yet eligible for Medicare, go to healthcare.gov for options on the individual market.

JURY DUTY SCAM

What they'll say: "Hello, this is Officer Garrison from the police department. It is my duty to inform you that a warrant has been issued for your arrest as a result of your failure to show up for jury duty. Please call us immediately to avoid incarceration."

The goal: Convince you to pay a large "fine" to the crooks posing as police.

Use good sense: The legal system doesn't work this way. You would get a notice of jury duty in the mail. Police and court officials don't solicit payments by phone. If you are concerned, contact your county clerk's office about jury duty.

PAIN CENTER SCAM

What they'll say: "This is an important message from the pain center. You're receiving this call because someone at this number recently requested information about a pain-relieving brace for their back or knee. You may qualify for a knee or a back brace at little to no cost to you. To speak with a product specialist, press 1 now."

The goal: This is often a Medicare fraud. More often than not, you will receive a low-quality brace – and the scammer will bill the government a huge amount for it.

Use good sense: Quality medical products generally are not sold over the phone. Don't give your personal information to someone you don't trust.

Reprinted from the AARP Bulletin – April 2019

Doug Shadel is the state director for AARP Washington and the author of Outsmarting the Scam Artists

Make your reservations NOW to join us on our upcoming trips!! If you have any questions please contact Deb Poad at 608-987-3321. Pat and I look forward to seeing you on our upcoming travels!!

Deb Poad – Pat Forbes, Club Coordinators

