



# Manor Monthly



## Embrace the possibilities

4255 S. Lynn Street • Onaway, Michigan 49765 • [www.pvm.org](http://www.pvm.org)

January 2025

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*Also included: Bingo Card, Senior Center Information page, Menu & Calendar*

## The Rise of Romance Scams



Picture source: <https://clipart-library.com/clipart/clip-scammers-35.htm>

Americans are more connected than ever before thanks to social media and dating apps that allow us to stay in touch with old friends all over the world and to develop new relationships online. Yet, even with these new platforms, many of us report feeling lonelier than ever. As Americans increasingly go online in search of meaningful relationships, scammers are following suit. According to the Federal Trade Commission (FTC), in 2022 almost 70,000 people reported being a victim of a romance scam.

All age groups are vulnerable, though older Americans may be particularly vulnerable and targeted as they typically have more assets and are less familiar with online scams. According to the FTC's *Protecting Older Consumers Report Protecting Older Consumers (2022-2023)*, older adults reportedly lost nearly \$240 million to romance scams in 2022.

While the tactics used by romance scammers evolve with the times, the core tactic is the timeless art of social engineering – manipulating and influencing people to gain their trust. People of all ages are vulnerable as it is human nature to seek trusting relationships. Romance scams exploit this human quality mercilessly.



## Lynn Street Manor

A SENIOR LIVING COMMUNITY

Managed by Presbyterian Villages of Michigan

Look for PVM on:



Continued on page 3

## Red Flag Indicators of Romance Scams

You may be the target of a romance scammer if the person you are communicating with online shows any of these indicators:

- Claims they live, work or are traveling abroad.
  - Lacks proper grammar, although they claim to speak English.
- Claims to be notably younger than you.
- Quickly professes love to you.
- Has a story that is inconsistent.
- Has a minimal online presence.
- Sends general photos (mostly fake/AI generated) of themselves traveling, shopping, or dining at luxurious locations.
  - Sends or requests explicit photos or videos.
- Mentions the idea of meeting and being together soon.
- Provides periodic excuses for being unable to make a video call (e.g., Facetime).
  - If a video call happens, you're unable to see their face clearly.
- Requests to have conversations/texts be moved to a separate app (e.g., WhatsApp, Telegram).
  - Asks for money, often via non-traditional methods such as cryptocurrency or gift cards.
    - Asks if you've ever invested in cryptocurrency and/or foreign exchange market.
    - Sends a business link of a cryptocurrency and/or foreign exchange trading platform.
- Is combative with you or tries to divert your attention when you question their intentions.

Lastly, if your bank contacts you to express concern you are being victimized, this is perhaps the most significant red flag that you are being targeted.

## How Do Scammers Demand Payment?

As romance scammers continue to evolve, so do the methods they use to steal money from their victims. In 2022, 60% of all payments sent to romance scammers were via cryptocurrency or bank wires. Other common payment methods include gift cards (7%) and payment apps (3%). Scammers typically prefer these methods as they offer some level of anonymity and once funds are sent by the victim, the transaction can't be reversed.

## Lease

### Section 9-I Pg. 4 of 10

The LANDLORD may terminate this Agreement for the following reasons:

(2) repeated minor violations of this Agreement which disrupt the livability of the project, adversely affect the health or safety of any person or the right of any tenant to the quiet enjoyment of the leased premises and related project facilities, **interfere with the management of the project or have an adverse financial effect on the project**, or (3) failure of the TENANT to timely supply all required information on the income and composition, or eligibility factors of the TENANT household (including failure to meet the disclosure and verification requirements for Social Security Numbers, as provided by 24 CFR Part 5, or knowingly providing incomplete or inaccurate information).

To read more of this section, it can be found starting on Pg. 4 of your Lease.

*Continued from Pg. 1*

## Tips to Avoid Losing Money to a Romance Scam

Although this can be an uncomfortable topic, make sure you, your family and your friends are familiar with romance scams. The more you know about these scams, the better prepared you are to prevent being a victim. Scammers are looking for easy targets. Don't be an easy target.

- **Be suspicious of unsolicited phone calls and text messages.** Don't answer calls or texts from any unknown numbers. Never give out personal information over the phone or text.
  - Let calls go to voicemail and don't be afraid to hang up. Recognized numbers could also be a scam due to IP spoofing. If it's important, the person will leave a message or follow up with a text.
  - Don't respond to unknown text messages and block/report them as spam.
  - If you receive a call or text from a reputable entity (e.g., health provider, bank, company), respond using contact information you know is legitimate. Go to their official website for contact and support information.
- **Limit what you share online.** Scammers can use details shared on social media and dating sites to better understand and target you to form a connection and take advantage of what is going on in your life.
  - In addition, requests for inappropriate photos or financial information could later be used to extort you.
- **Go slowly and ask questions.** Creating a false sense of urgency is a fundamental tactic of social engineering. Don't let the individual rush you to make a decision. Be wary of sending money, bank account information, personal photos or other sensitive personal information to someone you've never met in person.
  - **Do your research.** Research the individual's photo and profile using online searches to see if the image, name, or other details have been used elsewhere.
- **Keep it on the platform.** Many times, scammers will push to move the conversation off the dating or social platform. Generally, they request to text or email. This is to avoid the detection controls in dating website chats.
- **Listen to your gut.** If the individual seems too good to be true, talk to someone you trust about it.

## Happy New Year!

By: John P. Read

Brush away old heartaches.  
Learn from our mistakes.  
Another year is finally over.  
A new dawn awakes.

Let the old year out.  
Welcome the new one in.  
Bury the bad things of the past.  
As a new year now begins.

Make your New Year wishes as simple as you can.  
Pray for peace and love,  
Not for wealth or fame.

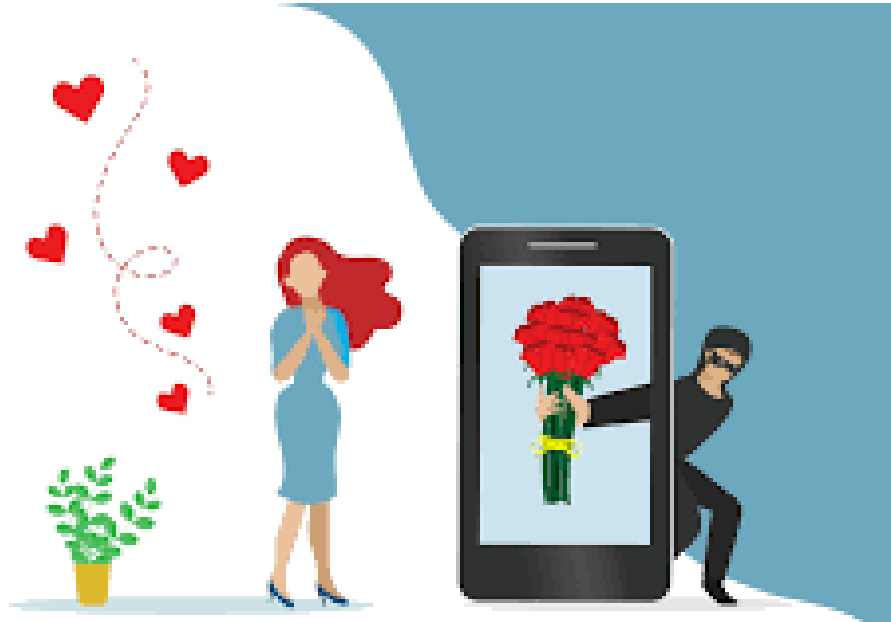
Pray for health and happiness.  
Pray for your fellow man.  
Pray for all the ones you love.  
Pray for those who've lost their way.

As the midnight hour chimes,  
We leave the old and embrace the new.  
I wish the thing you for yourself,  
And may God's love stay with you.

Source:

<https://www.familyfriendpoems.com/poem/happy-new-year-9>

- **Don't send money or cryptocurrency.** Never send money to anyone you have only communicated with online or by phone. If you meet someone on a dating site, app, or social media and they want to show you how to invest in crypto, or ask you to send them cryptocurrency, it is a fraud.



## Think You've Been Scammed?

Romance scammers are highly skilled manipulators who exploit our emotions. They often work in organized groups and use well-rehearsed scripts to deceive their victims. **Anyone can fall victim to a romance scam, regardless of age, education or intelligence.**

If you believe you have fallen victim of a romance scam:

- **Do not blame yourself.**
  - Falling for a romance scam is not a sign of weakness, but rather a result of sophisticated and manipulative tactics. You are a victim, and it is not your fault.
- Stop communicating with the individual immediately.
- Talk to someone you trust and describe what's going on.
- Notify the website or social media platform where the scammer first made contact.
  - This can lead to the scammer's profile being removed, protecting other potential victims.
- Report the incident to local law enforcement.
- Submit a fraud complaint with the [Federal Trade Commission](#).
- Regularly check bank and credit card statements for any unusual activity.
  - If personal financial information has been shared, consider freezing credit reports or changing account details.

To read the full article, visit: <https://www.dhs.gov/hsi/insider/romance-scams-protect-yourself>

# Color Me



Coloring page source: <https://www.homemade-gifts-made-easy.com/new-year-coloring-pages.html#new-year-coloring-pages-happy-new-year-ribbons-banner-2025>

## BIRTHDAY BASH

January 9<sup>th</sup>, at 1:00 pm

\* Please let Trish know if you will be bringing something.



Picture by Patricia Pasini

## BIRTHDAYS:

- Barb H. 1/6
- Sherry D. 1/7
- Kathy C. 1/7
- Elaine W. 1/14



Picture source: Patricia Pasini

## January Symbols

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

Birthstone: Garnet

Flower(s): Carnation

Zodiac Signs:

Capricorn & Aquarius

# Word Search



Celebrations

Confetti

Fireworks

Hats

Kissing

Resolutions

Toasting

Champagne

Countdown

Food

Hopes

Parties

Snowflakes

Whistles

Cheers

Family

Friends

January

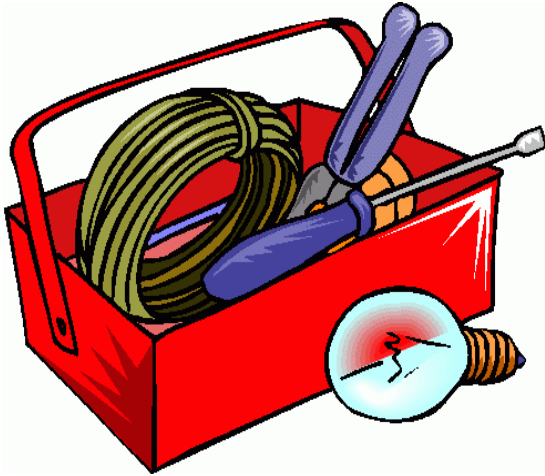
Poppers

Streamers

Wishes

Border source: <https://clipart-library.com/clipart/1964529.htm>

Word search source: <https://puzzlemaker.discoveryeducation.com/word-search/result>



MESSAGE(S) FROM Maintenance:  
*Have a happy and safe New Year!*

*Please have patience while we acclimate to having a new work order system. Let the office know if and when you have maintenance issues.*

*Thank you,  
Joe*

## RANDOM LITTLE TIDBITS

### 1. PIA Kids

The students at PIA delivered Christmas cards and cookies to the residents before Christmas. They are interested in coming once a month to do activities with residents. What are some things you would like to do? Let the office know your suggestions and ideas.

### 2. Memorial

A memorial will be held on **January 4 at 1 pm** in the Dining Room. Please join the Resident Council and your neighbor in remembering everyone we've lost. You are welcome to bring a dish to share if you would like.

### 3. Thank you cards

We want to give thank you cards to everyone who has donated their time and efforts here at Lynn Street Manor over the past two months, including the students at PIA, Meals with Friends, Barb's family, and the Carolers.

### 4. Coming from Outside

We have noticed that people are doing their best to clean off their shoes when coming in from outside and we appreciate it. We ask that you continue knocking the snow and debris from your shoes and if you are in a wheelchair or scooter do your best not to track snow and dirt all over.

### 5. Dog Waste

There have been complaints that someone isn't cleaning up after their pets. If caught not cleaning up your dog's waste, you will receive a lease violation.

### 6. Common Area Garbage

Just a reminder that the common area garbage cans are not for personal use. Do not dispose of food and personal items in these cans.

***\*The office is available to answer any questions regarding the information provided above.\****

# Resident Council Message Board

## President's Report:

A motion was passed that we will hold a memorial service on the first Saturday of each year. This year, the service will be held on January 4 at 1 pm in the Dining Room. Please join us in remembering everyone we've lost in 2024.

We welcomed Willow L. back from her extended stay away for health reasons.

We hope to see you all at our next meeting, on Jan. 9<sup>th</sup> at 1 pm.

Thank you,  
Larry Riley – Resident Council  
President

*\*The Resident Council adheres to the Roberts Rules of Order with members speaking one at a time and attending residents able to bring new topics/concerns during new business.*

## Kitchen Committee:

The Kitchen Committee is looking for members to help with Birthday Bash and other events. Please let the Resident Council know if you would like to be a part of the committee.

## Hello from the Activities Committee!!

Euchre will be held on Fridays at 6 pm in the dining room. If you are interested in learning how to play or already know how to play, join us every Friday.

Thank you,  
Miss Kay, Susanna, Brad and Bill.

## Welcome Committee:

We had a new move-in in December with Miss Joanne H. and her little dog, Holly, in 301. Please be welcoming to both.

Thank you,  
The Welcome Committee

## Wellness Committee:

With the weather being crazy, please make sure you are dressing accordingly. And as always, be careful where you step it is still getting icy out there.

The Wellness Committee is here for you.



# Recipe Swap & Funnies

## EASY CLASSIC GOULASH

Source: <https://www.allrecipes.com/recipe/238023/easy-classic-goulash/>

### Ingredients:

- 2 Lbs. Lean ground beef
- 2 Large yellow onions, chopped
- 6 Cloves garlic, chopped
- 2 (15 oz.) Cans tomato sauce
- 2 (14.5 oz.) Cans diced tomatoes
- 3 C. Water
- ½ C. Sofrito sauce (such as Goya)
- 3 Tbs. Worcestershire sauce
- 2 Tbs. Italian seasoning
- 1 Tbs. Seasoned salt, or to taste
- 3 Bay leaves
- 2 ½ C. Uncooked Elbow macaroni

### Directions:

1. Heat a large pot or Dutch oven over medium-high heat. Add beef; cook and stir until browned and crumbly, about 10 minutes. Drain and discard grease. Stir in onions and garlic; cook and stir until onions are translucent, about 10 minutes.
2. Stir in tomato sauce, diced tomatoes, water, sofrito sauce, Worcestershire sauce, Italian seasoning, seasoned salt, and bay leaves. Bring to a boil, then reduce heat to low and cover the pot; simmer, stirring occasionally, until flavors blend, about 20 minutes.
3. Add macaroni to pot, cover, and continue simmering until macaroni is tender and flavors blend, about 25 minutes. Discard bay leaves.

*If you have a recipe you would like to share, please bring it to the office. It will be included in the next newsletter.*

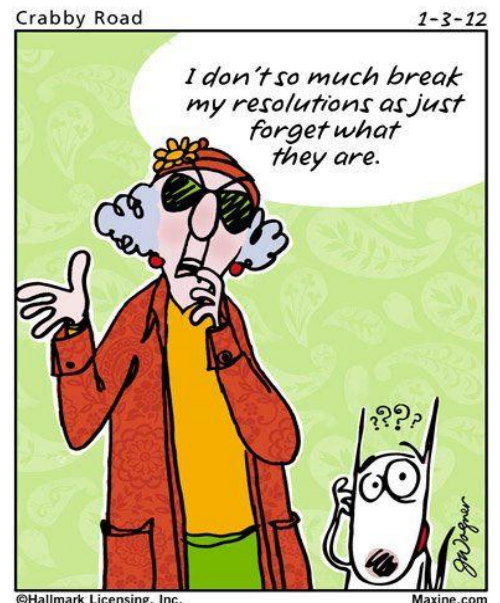


Source: <https://www.pinterest.com/pin/55872851603053128/>



Source:

<https://www.facebook.com/photo.php?fbid=10155424730226867&id=213617386866&set=a.214286191866>



Source: <https://www.pinterest.com/pin/535576580663033478/>

# Happier January 2025

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY



6 Take five minutes to sit still and just breathe

7 Learn something new and share it with others

8 Say positive things to the people you meet today

9 Get moving. Do something active (ideally outdoors)

10 Thank someone you're grateful to and tell them why

11 Switch off all your tech at least an hour before bedtime

12 Connect with someone near you - share a smile or chat

13 Take a different route today and see what you notice

14 Eat healthy food which really nourishes you today

15 Get outside and notice five things that are beautiful

16 Contribute positively to your local community

17 Be gentle with yourself when you make mistakes

18 Get back in contact with an old friend

19 Focus on what's good, even if today feels tough

20 Go to bed in good time and allow yourself to recharge

21 Try out something new to get out of your comfort zone

22 Plan something fun and invite others to join you

23 Put away digital devices and focus on being in the moment

24 Take a small step towards an important goal

25 Decide to lift people up rather than put them down

26 Choose one of your strengths and find a way to use it today

27 Challenge your negative thoughts and look for the upside

28 Ask other people about things they've enjoyed recently

29 Say hello to a neighbour and get to know them better

30 See how many people you can smile at today

31 Write down your hopes or plans for the future



ACTION FOR HAPPINESS

Happier · Kinder · Together



**Presbyterian Villages  
of Michigan  
Mission Statement**

Guided by our  
Christian heritage,  
we serve seniors of  
all faiths and create  
new possibilities for  
quality living.

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

## Office Numbers

989.733.2661

### Village Staff

**Monica Voigt**

*Housing Administrator*

**Kim Fox**

*Housekeeper*

**Justin “Joe” Hoerner:**

**989.306.2256**

*Maintenance Technician*

**Patricia “Trish” Pasini**

*Administrative Assistant*

**TBD**

*Service Coordinator*

**248.847.8637**

*Caretaker*

**BUILDING AFTER OFFICE HOURS  
EMERGENCY NUMBER**

**248.847.8637**



### BOARD MEMBERS:

SANDRA GRULKE

NICK JARVIS

SHANNON HOBAN

LAURA SHACK

LISA POCHMARA

MICHAEL BENSON

LARRY RILEY

*Your Life. Your Legacy.*

Presbyterian Villages of Michigan is only able to provide the best quality of housing, programs and services to seniors throughout Michigan with the generous support of our donors.

**Please consider a charitable bequest...  
*and leave a legacy.***



**Presbyterian  
Villages  
OF MICHIGAN  
THE FOUNDATION**

For more information, call  
Paul Miller at the PVM Foundation  
**248.281.2045**  
[www.pvmgifts.org](http://www.pvmgifts.org)



Check your numbers on the board and by  
the office window daily.

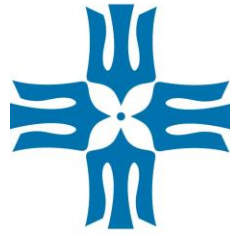
The Winner of December's BINGO:  
Cheryl Nichols

**Commodities – January 28, 2025**

**PICCOA Bus: 989-766-8191**

## Embrace the possibilities

# Jan 2025



# Lynn Street Manor

A SENIOR LIVING COMMUNITY



Managed by Presbyterian Villages of Michigan

Monday	Tuesday	Wednesday	Thursday	Friday
		1	2	3
		<i>Happy New Year!</i>	Office Closed to visits	6p - Card Games
6	7	8	9	10
1p - Let's Stretch 5:30p - Bingo!	6p - Board Games		1p - Resident Council Office Closed to visits	6p - Card Games 1p - Birthday Bash
13	14	15	16	17
1p - Let's Stretch 5:30p - Bingo!	6p - Board Games		Office Closed to visits	6p - Card Games
20	21	22	23	24
1p - Let's Stretch 5:30p - Bingo! MLK Jr Day	6p - Board Games		Office Closed to visits	6p - Card Games
27	28	29	30	31
1p - Let's Stretch 5:30p - Bingo!	12p - Commodities 6p - Board Games	12p - Meals with Friends	Office Closed to visits	5p - Book Club 6p - Card Games

\*Times and dates of events are subject to change, keep an eye on the board for changes.\*