



# Manor Monthly



## Embrace the possibilities

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

February 2025

### Featured Articles

UPS Scams & Lease Info.	pg. 2, 3, & 4
Poem	pg. 3
Color Me & Birthdays	pg. 5
Word Search	pg. 6
Maintenance Message & Tidbits	pg. 7
RC Message Board	pg. 8
Recipe Swap & Funnies	pg. 9
Optimistic Calendar	pg. 10
Monthly Calendar	pg. 12

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

## How to identify and avoid UPS text scams



Picture source: <https://onerep.com/blog/ups-text-scam>

UPS text scams are on the rise as criminals swindle unwitting victims out of hundreds or even thousands of dollars by impersonating the [world's largest transportation company](#).

Consider these statistics:

- In 2022, more than 321,000 Americans were duped by phone-based smishing scams ([FTC](#))
- Text scams cost Americans \$330 million in 2022 – more than twice the amount stolen in 2021 ([FTC](#))
- Imposter scams – when scammers impersonate legitimate shipping companies – are the #1 type of fraud report received by the Federal Trade Commission ([FTC](#))

Criminals are clearly finding success with UPS scams, underscoring the need to remain vigilant and avoid falling victim to smishing. Here's how to identify and prevent UPS text scams.



## Lynn Street Manor

A SENIOR LIVING COMMUNITY

Managed by Presbyterian Villages of Michigan

Look for PVM on:



*Continued from Pg. 1*

## How the UPS text scam works and common tactics used

UPS text scams are a form of smishing, or SMS (text) phishing. Scammers send a text message that appears to be an official UPS communication stating there's a problem with your package delivery and you need to fix it. For example, the text may ask you to verify your address or pay a customs fee or delivery fee.

In most cases, the text includes a link leading to a phishing site designed to look like an official UPS web page, where you're prompted to fill out a form to "verify" your address, reschedule a missed delivery, or pay the fee. Once you complete the form or payment, you'll be directed to a success page that likewise looks legitimate and may even include links to legit UPS pages, further cementing the scam.

When you fall for a UPS text scam, scammers can collect your:

- Name
- Address
- Email
- [Phone number](#)
- Credit card information
- Financial information
- [Social Security number](#)
- Account numbers and login information

They can then use gathered personal information to steal your identity, sell your data on the dark web, access your UPS account, make purchases with your credit card, or commit other crimes.

In another version of the scam, the link takes you to a page that downloads malicious software on your mobile device, allowing scammers to:

- Spy on your activities
- Log your keystrokes
- Steal credentials for any account you log into, including your bank account
- Access your personal files
- Control your microphone and webcam
- Lock your device

Criminals use tactics such as impersonating UPS, creating a sense of urgency, and playing on emotion – the sense of excitement over an unexpected package or the fear of an undesirable consequence – to trick consumers into sharing personal and financial information.

The first step to protecting yourself is learning to recognize fraudulent texts, so here are the most common UPS text scams.

## 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.

## The top 10 most common UPS text scams

### 1. Undeliverable address

In this scam, you'll receive a fake UPS text stating your package was undeliverable due to a problem with your address. Click the link embedded in the text, and you'll be directed to a phishing website and prompted to "verify" your address by sharing sensitive information such as your name and Social Security number.

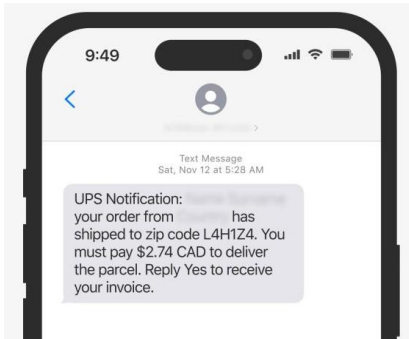
Scammers are experts at obtaining personal information on these fraudulent websites. Once they have it, they can sell your data on the dark web or use it to steal your identity. Even if they don't do anything with it right away, they may flag you as someone who is susceptible to scams and try to defraud you in other ways, such as email or phone scams.

### 2. Delivery fee required

Scammers will send a UPS scam text that claims you must pay a fee before your package can be delivered. Typically, it's an "unpaid" tax, customs fee, or delivery fee.

The fee is typically nominal – as low as 99 cents – making it more likely that you'll pay. Scammers aren't interested in swindling you out of a few dollars. Their goal is to collect your credit card number and use it to make larger purchases or sell it on the dark web.

Alternatively, scam texts may ask you to pay the fee with gift cards, escrow, or cryptocurrency, which could grant them access to your crypto wallet. Beware of suspicious links and any UPS texts that say you owe money.



### 3. Malware

The goal of this UPS text scam is to infect your device with malware. You'll receive fraudulent communications claiming that there's some kind of issue with your UPS package delivery, such as a missed delivery, and prompting you to click a link to fix it. Click the link, and you'll land on a page that looks legitimate but actually downloads malware into your system.

Once malware infiltrates your device, scammers can spy on you, steal your account information, access your financial accounts, view your email messages, control your camera and microphone, and generally wreak havoc on your life.

## When February Feels Like May

By: Ilene Bauer

Source:

[www.poetrysoup.com/poem/when\\_february\\_feels\\_like\\_may\\_996231](http://www.poetrysoup.com/poem/when_february_feels_like_may_996231)

When February feels like  
May  
And skies are blue instead  
of gray,  
We flock outdoors, but do  
not know  
Which way our clothing  
needs to go.

Winter jacket? Much too  
warm;  
Lots of beads of sweat will  
form.  
Sweater? Sweatshirt?  
Poncho? Fleece?  
Doubts won't let me leave  
in peace.

Short-sleeved shirt and if I  
do,  
Does that mean I'll get the  
flu?  
Tights or socks or do I dare  
Go out with feet and toesies  
bare?

I'm obsessing, I admit.  
There are reasons, though,  
for it.  
Temps today are just a  
tease  
For tomorrow we will  
freeze.

#### 4. Ransomware and blackmail

Similar to malware, you'll receive a fake UPS scam text that convinces you to click on a link that infects your device with ransomware. Scammers will then lock your device and demand you pay a ransom to unlock it, which they might or might not do. Once you've paid them, they might simply ask for more.

Alternatively, scammers may threaten to expose your private photos, videos, email messages, and documents unless you pay them – otherwise known as blackmail. Again, they might simply demand more money if you pay them, and there's no guarantee they won't share your sensitive files online anyway.

#### 5. Rescheduled or missed delivery

The pretext behind this scam is that UPS missed your package delivery, or the delivery date was changed, and you need to reschedule. These links lead to fraudulent websites featuring a reschedule or confirmation form designed to collect your sensitive information. You might also be "required" to pay a rescheduling fee.

#### 6. Two-factor authentication/suspicious account activity

This phishing scam works a little differently. Instead of stating there is a problem with UPS package delivery, the text message will mimic a standard 2FA text or claim suspicious account activity. Again, the text will include a link to a page where you'll be prompted to share your personal information – and perhaps your account password. If you use the same password across multiple accounts, you could unwittingly grant scammers access to those as well.

#### 7. Customer satisfaction survey

You'll receive a fake UPS scam text that states you need to click the link to set your delivery preferences. Once you do that, you'll be taken to another page (perhaps an "Amazon" page) to complete a customer satisfaction survey for a chance to win a free prize. You'll win the "prize" and be prompted to share your credit card number to cover shipping fees.

#### 8. Callback scams

Some UPS text scams replace links with callback numbers. When you call, a scam operator will "verify" your data or request payments, stealing your sensitive information.

In some cases, the phone number itself is the scam – a toll number that charges a connection fee and high per-minute rate. The number may be international or begin with an 809 area code. The operator's goal is to keep you on the line as long as possible so they can rack up your charges.

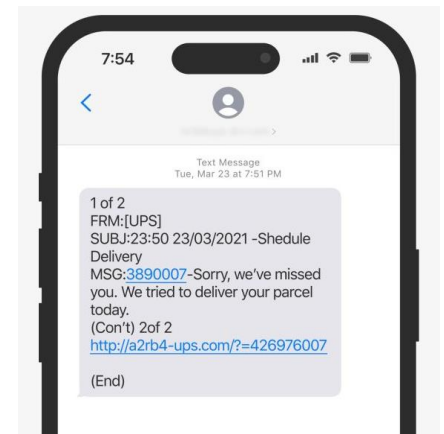
#### 9. Incorrect billing address

Instead of saying they have an incorrect address, these scam texts state that UPS has the wrong billing address and can't deliver your package until you update it in their system. Like other fake UPS text scams, you'll be taken to a phishing website to enter your personal and payment information.

#### 10. No one available to sign

This scam states that a delivery was attempted but your package requires a signature, and no one was home to sign. It asks to follow the link to reschedule for a delivery date when someone will be home or waive the signature requirement. Again, you'll be prompted to share your personal information.

Though these scams are widespread – scammers sent more than [225 billion texts](#) in 2022 – they're relatively easy to spot when you know what to look for.





# Color Me



THANKSGIVING•CO.

Coloring page source: <https://www.makeitgrateful.com/living/celebrate/valentines-day/4-free-and-printable-valentines-day-coloring-pages-that-will-bring-out-your-inner-child/>

## BIRTHDAY BASH

March 14<sup>th</sup>, at 1:00 pm

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



Picture by Patricia Pasini

## BIRTHDAYS:

- Bill S. 2/6
- Robert M. 2/7
- Pierce H. 2/8
- Sharon W. 2/9
- Myra T. 2/14
- Monica V. 2/14
- Willow L. 2/15
- Bradley M. 2/23
- Gail B. 2/23
- Marcia W. 2/27
- Tierra T. 2/28



Picture source: Patricia Pasini

## February Symbols

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

Birthstone: Amethyst  
 Flower(s): Primrose  
 Zodiac Signs: Aquarius & Pisces

# Word Search

K	C	K	V	R	O	O	V	J	C	O	X	X	J	B
A	T	D	Z	S	E	T	A	L	O	C	O	H	C	R
O	W	U	C	S	S	L	L	F	Y	T	K	P	A	S
C	A	L	R	E	T	K	E	L	L	K	S	R	S	E
C	O	U	P	L	E	S	N	G	Z	O	R	I	F	S
D	C	B	S	I	R	S	T	W	W	O	W	E	F	S
Y	I	G	Q	M	C	C	I	R	W	D	B	E	X	I
C	U	N	P	S	E	A	N	S	A	R	X	B	R	K
H	H	S	N	X	S	N	E	U	U	E	W	O	X	S
S	P	E	R	E	Y	D	S	A	J	H	H	W	Q	W
Q	E	S	R	E	R	Y	R	S	Y	M	U	S	I	C
X	H	S	S	U	T	Y	E	C	N	A	M	O	R	Y
N	T	T	O	V	B	T	T	E	V	O	L	B	P	W
V	S	A	J	R	E	S	E	Z	Q	I	E	H	K	P
A	D	M	I	R	E	R	S	L	B	S	Q	Q	R	V

Admirers

Candy

Couples

Flowers

Kisses

Music

Secrets

Arrows

Cherubs

Dinner

Hearts

Letters

Romance

Smiles

Bows

Chocolates

February

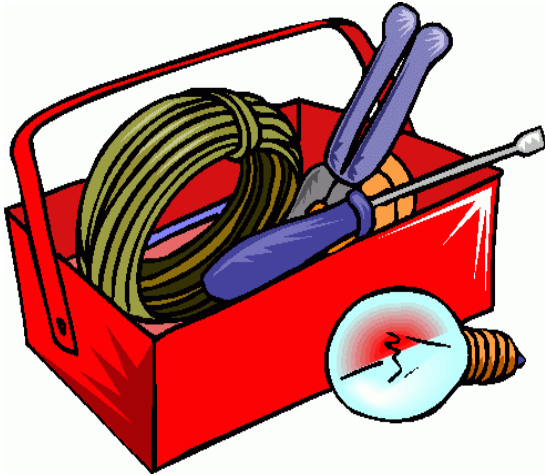
Hugs

Love

Roses

Valentines

Border source: <https://clipart-library.com/clipart/1468896.htm>Word search source: <https://puzzlemaker.discoveryeducation.com/word-search/result>



MESSAGE(S) FROM Maintenance:

*Report all work orders and requests to the office. Anything brought directly to the housekeeping and maintenance staff will not be addressed.*

*Thank you,  
Joe*

## RANDOM LITTLE TIDBITS

### 1. Work Orders

To make the most efficient use of time for building repairs, work orders, and apartment updates, we are now scheduling work orders for Monday, Tuesday, or Wednesday between 10 a.m. and 2 p.m. We appreciate your patience as everyone adjusts to this new process. Emergency work orders are still being addressed at the time of the incident.

### 2. Garbage

As a friendly reminder, all garbage must be properly bagged and secured before being sent down the chute or placed in the trash room. Loose garbage can make a mess and cause unwanted smells that travel throughout the building.

### 3. Cat Litter

Cat litter must be double-bagged, secured, and taken directly to the dumpster. Let the office know if you cannot make it to the dumpster. As a reminder, repeat offenses will result in a lease violation and could ultimately result in your cat not being allowed on-site.

### 4. Drain Flies

If you notice small flies around your sink or coming from your drain, they are Drain Flies. Drain Flies are caused when water and debris get caught in the pipes. To help rid yourself of these minor pests, pour boiling water down your sink drain once a week.

### 5. Smoking Area

The shack is now permanently closed to smoking. Construction on the Telehealth Suite will begin soon. Any resident caught interfering with the work or distracting vendors with questions will receive a lease violation.

### 6. VITA - Tax Assistance

Cheboygan VITA is again preparing taxes for seniors and low-income individuals at no cost to taxpayers. Basic tax returns, no business. Preparers are trained to IRS standards and taxes are electronically filed. Open Monday and Wednesday at 520 Main. Call 231-333-9089 for an appointment. If you cannot leave a message, please try again later.

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

# Resident Council Message Board

## President's Report:

I wish to extend a "Thank You" to everyone who attended the memorial on January 4. On Feb. 9, we are having a Super Bowl party at 6:30 pm in the Dining Room. Please bring yourself a drink and a snack while you cheer on your favorite team.

We hope to see you all at our next meeting on Feb. 13<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:

It was voted on in a previous Council meeting that Birthday Bash will start occurring quarterly. The next Birthday Bash will be on March 14<sup>th</sup>.

The Kitchen Committee is still accepting new members, please see a Council member if you are interested in joining.

## Hello from the Activities Committee!!

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

If you have any suggestions for upcoming activities, please see a member.

Thank you, Miss Kay, Susanna, Brad and Bill

## Welcome Committee:

Please welcome James E. (223) to LSM.

The Welcoming Committee has been ensuring that all new residents receive a welcome bag with the Resident Council information booklet.

Thank you,  
The Welcome Committee

## Wellness Committee

The Wellness Committee is accepting new members. If you are interested in joining, please speak with someone from the Resident Council or attend the next council meeting on Feb. 13 at 1 pm.



# Recipe Swap & Funnies

## CHOCOLATE COBBLER

Source: <https://www.southernliving.com/recipes/chocolate-cobbler>

### Ingredients:

#### Crust:

- ¾ C. Butter
- 1 C. Self-rising flour
- ½ C. Semisweet chocolate chips
- ¾ C. Packed light brown sugar, divided
- 1 C. Granulated sugar, divided
- 7 Tbs. Unsweetened cocoa, divided
- ½ C. Whole milk
- 2 Tsp. Vanilla extract
- 1 ½ C. Boiling water
- Vanilla ice cream

### Directions:

1. Preheat oven to 350°F. Place butter in an 11- x 7-inch baking dish. Place the dish in the oven (the oven does not need to be fully preheated). Heat until butter melts, about 10 minutes. Remove from oven.
2. Stir together flour, chocolate chips, ½ cup brown sugar, 1/3 cup granulated sugar, and 2 tablespoons cocoa in a medium bowl. Stir together milk and vanilla in a separate bowl. Stir the milk mixture into the flour mixture until the batter is smooth. Pour batter evenly over melted butter in the baking dish (do not stir).
3. Mix the remaining 5 tablespoons cocoa, ¼ cup brown sugar, and 2/3 cup granulated sugar in a small bowl. Sprinkle the mixture over the batter (do not stir). Gently pour the boiling water over the mixture in the baking dish (do not stir).
4. Bake in the preheated oven until the edges are golden brown and the mixture is set on the top, 30 to 35 minutes. Serve cobbler warm with vanilla ice cream.

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



Source: <https://matthias-hauser.pixels.com/featured/be-the-change-inspirational-gandhi-quote-matthias-hauser.html>

### STILL CRAZY AFTER ALL THESE YEARS!



Source: <https://gibbleguts.com/happy-valentines-day.html>

## COLD WEATHER



Source: <https://www.pinterest.com/pin/491877590546963328/>

# Friendly February 2025

MONDAY



3 Do an act of kindness to make life easier for someone

10 Look for good in others, particularly when you feel frustrated with them

17 Appreciate the good qualities of someone in your life

24 Tell a loved one about the strengths that you see in them

TUESDAY



4 Invite a friend over for a 'tea break' (in person or virtual)

11 Send an encouraging note to someone who needs a boost

18 Respond kindly to everyone you talk to today, including yourself

25 Thank three people you feel grateful to and tell them why

WEDNESDAY



5 Make time to have a friendly chat with a neighbour

12 Focus on being kind rather than being right

19 Share something you find inspiring, helpful or amusing

26 Make uninterrupted time for your loved ones

THURSDAY



6 Get back in touch with an old friend you've not seen for a while

13 Smile at the people you see and brighten their day

20 Make a plan to connect with others and do something fun

27 Call a friend to catch up and really listen to them

FRIDAY



7 Show an active interest by asking questions when talking to others

14 Tell a loved one or friend why they are special to you

21 Really listen to what people say, without judging them

28 Give positive comments to as many people as possible today

SATURDAY

1 Send a message to let someone know you're thinking of them

8 Share what you're feeling with someone you really trust

15 Support a local business with a positive online review or friendly message

22 Give sincere compliments to people you talk to today

SUNDAY

2 Ask a friend how they have been feeling recently

9 Thank someone and tell them how they made a difference for you

16 Check in on someone who may be struggling and offer to help

23 Be gentle with someone who you feel inclined to criticise



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**

**248.847.8637**

**EMERGENCY NUMBER**



### BOARD MEMBERS:

SANDRA GRULKE

NICK JARVIS

SHANNON HOBAN

LAURA SHACK

LISA POCHMARA

MICHAEL BENSON

LARRY RILEY

OSCAR HILLIKER

*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 January's BINGO:  
Edna Wellsley

**Commodities – February 25, 2025**

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

# Embrace the possibilities


# Feb 2025



# Lynn Street Manor

A SENIOR LIVING COMMUNITY

 Managed by Presbyterian Villages of Michigan

Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5	6	7
<b>1p - Let's Stretch</b>  5:30p - Bingo!	6p - Board Games		Office Closed to visits	<b>Fire Alarm &amp; E-Call Testing</b>  6p - Card Games
10	11	12	13	14
<b>1p - Let's Stretch</b>  5:30p - Bingo!	6p - Board Games		<b>1p - Resident Council</b>  Office Closed to visits	6p - Card Games  
17	18	19	20	21
<b>1p - Let's Stretch</b>  5:30p - Bingo!	6p - Board Games		Office Closed to visits	6p - Card Games
24	25	26	27	28
<b>1p - Let's Stretch</b>  5:30p - Bingo!	12p - Commodities  6p - Board Games	<b>12p - Meals with Friends</b>	Office Closed to visits	5:30p - Book Club  6p - Card Games

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